

September 9, 1993

Issue No. 1

# ANDOVER TOWNSMAN

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Our 107th Year

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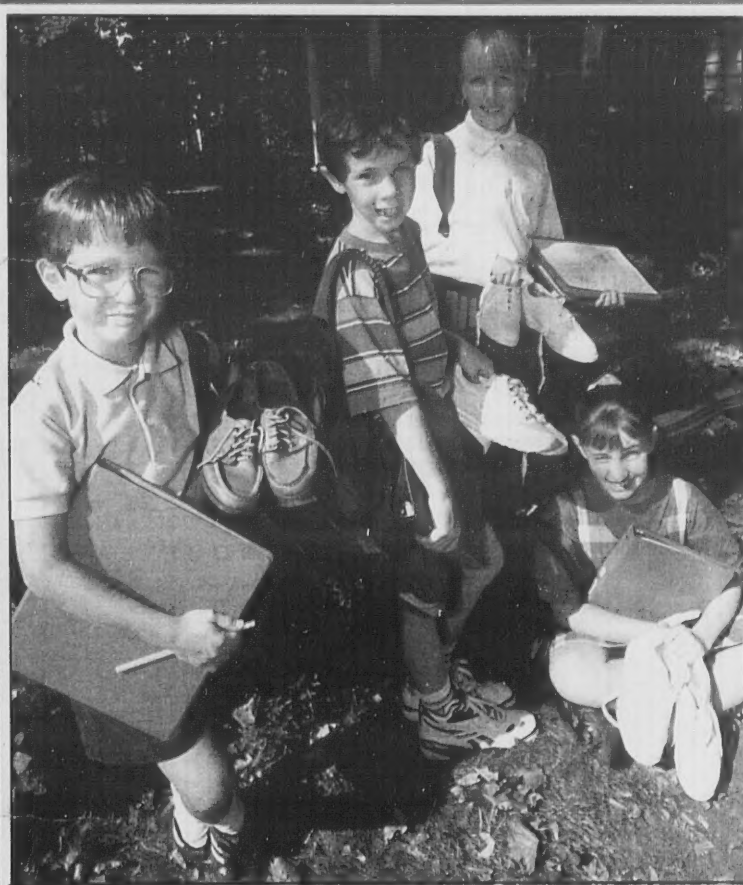


Photo by Lisa Adelsberger

This group of kids got together to show off their new shoes and notebooks for the start of school this week. They are Gordon Hoope, 7, of 10 Torr St., entering second grade at Shawsheen School; Matt Hill, 7, of 15 Abbot St., entering second grade at Bancroft; Katie Sand, 10, of 17 Abbot St., entering fifth grade at Bancroft; and Kaitlin Hill, sister of Matt, entering fourth grade at Bancroft School.

## School got off to a good start

By Lisa Boudreau

Advance planning, an eager and professional staff and well-behaved children made for a "smooth" opening of school Tuesday, said Mark McQuillan, superintendent of schools.

Tuesday was the first day of class for students in kindergarten through grade nine. Students in grades 10 through 12 started classes yesterday, Wednesday.

**What's new,  
school by school:  
See page 28**

Dr. McQuillan said school opening went as well as he could have expected.

"There was a lot of advance planning and the staff was really ready," he said.

"The opening-day remarks to the staff were received by an eager, prepared staff. Everything went very well," he said.

(Continued on page 28)

## Busing costs are down, but bus fees stay same

By Lisa Boudreau

The public schools in Andover have only been in session three days, but bus fees already are a hot topic. The School Committee Tuesday night took preliminary steps to cut in half the \$210 fee for some kindergarten students at Shawsheen School. The kindergarten students who don't attend the before- and after-school SHED

program there ride the bus only one way. A mid-day bus is not available at Shawsheen. At Andover's other elementary schools, a mid-day bus is available.

Bus fees are also the talk of the town among parents of other school students. Those parents want their children's bus fees cut, too, now that busing costs to

(Continued on page 29)

## Technical School:

**Education built on respect and innovation at Greater Lawrence Technical School**

By Alix Driscoll

Last week President Clinton visited a technical school in Maryland, where he spoke about the need for specialized education that develops valuable skills for 75 percent of the nation's students who don't go on to liberal arts colleges.

"I do think that we here are in the forefront. The national agenda is applied learning and applied knowledge," said Mar-

sha A. McDonough, superintendent and principal of Greater Lawrence Technical School in Andover. "We are already ahead of many school systems. We have so many programs that are being looked at as the way students learn."

School began this week at the technical school, where the 1,500 students come from the four communities of the Merrimack

(Continued on page 27)

## Bruegger's Bagel Bakery denied stand-up tables

By Don Staruk

The Planning Board Tuesday night ruled Bruegger's Bagel Bakery would be in violation of its special permit and would be served a stop-work order if it installed eight stand-up tables in addition to the 32 seats previously approved.

Representatives of Bruegger's at the special board meeting Tuesday said the bakery at 10 Main St. would open as scheduled Monday, Sept. 20, with the seating and tables previously approved by the board.

(Continued on page 32)

### INSIDE:

- Police officer's son stabbed while away at college: page 27.
- Residents whose trash is picked up on Fridays to participate in five-week trial project recycling tin at curbside: page 31.
- Andover High School's fall sports preview: page 37.
- Romance on the Shawsheen River: page 2.
- Andover man participates in landing \$2M grant for Lawrence schools: page 30.
- Japanese-American concert coming to Boston's Symphony Hall has local people very much involved: page 6.

### NEXT WEEK:

- Student Handbook: A Guide to the Andovers, a special section.

**Banking & Investment: special section / Home delivery: 475-1943**



Photo by Ken Tentarelli

Sharon Tentarelli, daughter of Ken and Liz Tentarelli of Andover, agreed to dress up to show off the romance of the Shawsheen River. She is standing upstream from the Ballardvale dam off River Street by a Conservation Commission canoe launch.

## Discover the Shawsheen

By Liz Tentarelli

Andover residents who live in West Andover and drive to the Central Business District cross the Shawsheen River. Those who live in the southern part of Andover and drive to Route 495 cross the Shawsheen River.

Think fast: Where do you cross it? What does it look like? Where does the river cross Main Street? Now think of the many Andover businesses, stores and services that lie within a quarter mile of the Shawsheen River. Did you list all three post offices, the library, the high school and West Middle School, two train stations, Penguin Park and the playing fields, Recreation Park, Shawsheen Plaza shops, several churches on Central Street, two cemeteries, at least three condo communities? And the list goes on.

The Shawsheen River was central to the early development of Andover. A 1692 map of Andover, researched by the Andover Historical Society, shows houses clustered on both sides of the river near present Ballardvale and Central Street. The "Little Hope" bridge linked east and west at Central Street. Downstream near present Shawsheen Village an early mill appears, the Iron Mill.

During the next century, a number of mills would be set up, using the water power of the Shawsheen River.

At one time the selectmen of the town offered 20 acres of land and timber rights on the west side of the river to any "suitable person" who would set up a mill on the river near Roger's Brook.

Andover's development continued along the Shawsheen Riv-

er as water powered the Industrial Revolution. At Ballardvale, the dam built in 1835 created power for the Marland Mills, widely known for the woolen flannel manufactured there in the 19th century. Other mills near present Stevens Street and Essex Street were vital to Andover's growth; the area is designated as the Andover Village Industrial District on the National Register of Historic Places.

At one time, all Andover couples knew about the romantic canoe rides they could take along the Shawsheen River, possibly up to the picnic grounds and dance hall at "The Grove" (Pole Hill). The B&M Railroad cashed

in on the beauty of the Shawsheen, running excursions from Boston to a siding near the grove. Folks could rent canoes, swim, visit the camps selling food and liquid refreshment and top it off with dancing. The dance hall, however, was closed down in 1893; the *Townsmen* reported that it was "an expensive nuisance" and Officer Shattuck couldn't police it adequately. The "Jack 'o' Lantern Ballroom" in Ballardvale, however, filled the gap. The first floor of the building was a canoe house, and orchestras provided dance music on the second.

For those who liked quieter times on the  
(Continued on page 56)

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## NEWS IN BRIEF

### Senator O'Brien to be in Andover

State Senator John D. O'Brien, D-Andover, will hold office hours at Memorial Hall Library at Elm Square Monday, Sept. 13, from 6 to 7 p.m. He will also be at the Andover Senior Citizen Center on Bartlet Street the same day, from 9 to 10 a.m. to meet with area residents.

For more information, call Sen. O'Brien's office, the Statehouse, Room 520, at (617) 722-1612.

### Earth Day Group to meet

The Andover Earth Day Cleanup and Celebration Committee will hold a planning and ideas meeting about 1994 town-wide trash/litter cleanup and Earth Day celebration Tuesday, Sept. 14, at 7:30 p.m. in the second-floor conference room at the town office building on Bartlet Street.

Anyone interested is welcome.

### ABC seeks resident tutors

Resident tutors are needed for the ABC, A Better Chance, house at 134 Main St. for the 1993-'94 school year.

Resident tutors must be capable of tutoring high school students in college-preparatory subjects and be an honor student or demonstrate high academic performance at their college.

They will assume full live-in status and must be able to supervise and assist students Monday, Tuesday, Thursday and Sunday from 7 to 9:45 p.m. and Wednesday and one Sunday a month from 8 to 10 p.m.

Free room and board will be provided.

The Andover ABC program is a non-profit organization that provides academically talented minority female students with the opportunity to attend Andover High School. The program currently services 11 students.

For more information, write Amy Dillon Joyal, 38 Prospect Road, Andover, Mass. 01810 or call 475-6071.



Photo by Lisa Adelsberger

In an effort to maintain good customer relations, the main post office, at Stevens Street, has installed new stamp vending machines. New machines also have been installed at the post office at Old Town Hall on Main Street. Louis Pimpore, superintendent of postal operations, at right in the photo, says customers who have to wait in line longer than five minutes should contact him. Mr. Pimpore, shown here with clerk Susan Landry, has added some hours at the Stevens Street site. Hours there are now: Monday through Friday, 7:30 a.m.-5 p.m.; and Saturday, 7:30 a.m.-2 p.m. New hours are for the Stevens Street post office only.

### Here's affordable dental care

Senator John O'Brien, D-Andover, joins with the Massachusetts Dental Society to announce that affordable dental care is available to Massachusetts citizens on fixed and limited incomes.

The Massachusetts Dental Society introduced a policy called "Dentistry For All" this past February. The program provides dental services at reduced rates for citizens with low incomes and families who do not have dental coverage with their insurance plan or do not qualify for Medicaid to pay for dentist visits. Those who are eligible can receive initial and periodic exams, cleanings, X-rays, extractions, dentures, partial dentures, fluoride treatments, sealants, emergency pain treatment and emergency exams.

According to Dr. Ronald M. Chaput, president of the Massachusetts Dental Society, "Dentistry For All represents an opportunity to expand access to dental care for the working poor and others on limited or fixed incomes,

who are ineligible for state assistance, who need help and increased access to dental care. This program is designed to help these individuals and families.

The Massachusetts Dental Society is the statewide affiliate of the American Dental Association, which provides dental care information and sponsors dental programs for the handicapped, disabled, senior citizens and low-income individuals.

"This program represents an important chance for individuals to receive the dental care they require and I urge my constituents to take advantage of this program," said Sen. O'Brien.

Call the Massachusetts Dental Society at 1-800-342-8747 for an application and financial aid form.

## Quote, unquote . . .

'At one time, all Andover couples knew about the romantic canoe rides they could take along the Shawsheen River, possibly up to the picnic grounds and dance hall at "The Grove" Trails Committee chairwoman Liz Tentarelli, pages 2, 56

'Andover resident Richard Hoffmann called Tuesday, all excited, wanting to share his news with his hometown newspaper.' Editor Perry Colmore's column, see page 30

'It is hard for us who worked to start this program 15 or more years ago to see it lag behind other communities now. The Townsman agrees with us; lots of friends do—all we need is some more of you to push the town.' Virginia Cole, writing about the town's recycling efforts, page 31

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## POLICE LOG

### ARRESTS

Thursday, Sept. 2 - At 11:09 a.m., Felix Calderon, 20, of Lawrence, was arrested on North Main Street and charged on a Lawrence warrant for armed aggravated assault.

At 4:39 p.m., Brent R. Finnegan, 30, of 3 Cuba St., was arrested on Chestnut Street and charged on Andover warrants for operating after suspension of his license, after revocation of his license and unregistered.

At 6:03 p.m., Michael E. White, 36, of 650D Brookside Drive, was arrested at his home and charged on an Andover warrant.

Saturday, Sept. 4 - At 9:53 p.m., Jason Carroll, 17, of 162 Woburn St., was arrested on Bartlet Street and charged with being a minor in possession of alcohol.

At 10:02 p.m., Steven J. Gerrior, 33, of Derry, N.H., was arrested outside Grille 93 on River Road and charged with possession of a class B substance (cocaine) and possession of a hypodermic needle.

At 11:01 p.m., Michael Gully, 17, of 6 Iroquois Ave., was arrested at 184 N. Main St. and charged with trespassing after a neighbor checking the house for the owner found Mr. Gully having a party in the cellar with some friends. Molly Grassis, 19, of 19 North St., and a 16-year-old female were arrested with Mr. Gully and also were charged with trespass-

ing.

Sunday, Sept. 5 - David M. Gaffney, 31, of Tewksbury, was arrested on I-93 southbound and charged with speeding and operating after suspension of his license.

Monday, Sept. 6 - At 3:14 p.m., Officer Bob Cronin attempted to stop a red station wagon on Union Street, but the car fled into Lawrence on South Street to South Broadway. Hector Anival Camacho, 33, of Lawrence, the operator, was arrested and charged with speeding, failure to stop for a police officer, operating unlicensed and uninsured and attaching plates.

At 7:34 p.m., James G. Eisenhaure, 43, of North Reading, was arrested on Poor Street and charged with operating after suspension of his license and with defective equipment.

### INCIDENTS

Tuesday, Aug. 31 - At 8:12 a.m., a 209A restraining order was served to an employee at Raytheon Co.

At 5 p.m., an assault by one brother on another was reported on Memorial Circle.

At 10:35 p.m., a 44-year-old Andover man was placed in protective custody for alleged drunkenness at Shawsheen Plaza.

Thursday, Sept. 2 - At 10 a.m., an Avery Lane girl was reported bitten by a Stoneybrook Circle dog.

Friday, Sept. 3 - At 2:02 p.m., two horses were reported running loose

near 356 S. Main St., near Ballardvale Road. Their owner was contacted to fetch them.

At 9:43 p.m., a woman reported being assaulted by a male acquaintance on Morton Street.

Saturday, Sept. 4 - At 3:07 p.m., an Elm Street woman reported a man in a brown Toyota pickup truck exposed himself to her 7-year-old daughter and a friend, then drove off toward Elm Square.

Sunday, Sept. 5 - At 10:30 a.m., a Holt Road man, while biking on Bancroft Road, was reported bitten by a loose German shepherd dog.

Monday, Sept. 6 - At 11:03 a.m., a sick raccoon on Carmel Road was killed and held for rabies testing.

At 3:16 another sick raccoon was killed on North Street and held for testing.

At 6:97 p.m., a third sick raccoon was killed on School Street and held for testing.

### ACCIDENTS

Tuesday, Aug. 31 - At 7:19 a.m., a motorist reported she hit a deer near 392 N. Main St. The 200-pound doe was found dead in the driveway of the VNA HomeCare Inc. offices at 1 Union St.

Wednesday, Sept. 1 - At 8:05 p.m., a one-car accident was reported near 1 Iron Gate Road.

Friday, Sept. 3 - At 10:47 a.m., a man was involved in a minor accident after suffering a seizure while

driving near the Internal Revenue Service Center on Lowell Street.

At 5:07 p.m., a minor accident was reported near the Ninety Nine Restaurant at 480 Lowell St.

At 8 p.m., a hit-and-run accident was reported near 494 Lowell St.

Saturday, Sept. 4 - At 11:05 a.m., an accident was reported on Lowell Street at Canterbury Street.

Sunday, Sept. 5 - At 9:16 p.m., a multi-car accident with injuries was reported on Route 495 southbound just south of I-93. State police handled the accident.

(Continued on page 5)



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# POLICE LOG

(Continued from page 4)

## BREAKS

Tuesday, Aug. 31 - At 10:18 a.m., a car phone was taken in a car break on Inwood Lane.

Wednesday, Sept. 1 - At 8:46 a.m., a house break was reported on Elm Street.

Saturday, Sept. 4 - At 8:52 p.m., a car break was reported at the Tague Inn on River Road.

Sunday, Sept. 5 - At 10:01 a.m., another car break was reported at the Tague Inn.

## THEFTS

Wednesday, Sept. 1 - At 6:52 p.m., a Lavender Hill Lane woman reported her pocketbook taken from her car while she was running some errands.

Saturday, Sept. 4 - At 9:33 p.m., a theft from a room was reported at the Marriott.

Monday, Sept. 6 - At 9:39 a.m., lawn furniture was reported taken from a house on Reservation Road.

## VANDALISM

Tuesday, Aug. 31 - At 8:15 p.m., damage to a window was reported at Boston Card Co., 93 Main St.

Wednesday, Sept. 1 - At 7:43 a.m., two tires were reported slashed at a home on Dufton Road.

At 10:18 a.m., damage to a pool

was reported on Gavin Circle.

At 3:04 p.m., telephone lines were reported cut to three homes on Cross Street.

Thursday, Sept. 2 - At 6:44 a.m., damage to a car was reported on William Street.

At 1:35 p.m., damage to a store window was reported on North Main Street.

Friday, Sept. 3 - At 7:36 a.m., a car window was reported smashed on Dascomb Road.

At 10:56 a.m., damage to a car was reported on Bulfinch Drive.

Sunday, Sept. 5 - At 8:29 a.m., damage to putting greens was reported at the Andover Country Club.

At 4:46 p.m., an Arcadia Road resident reported his outside lamp post had been pulled down.

Monday, Sept. 6 - At 6:40 p.m., a car window was reported smashed in an attempted theft on North Street.

At 11:54 p.m., mailbox damage was reported on Greenwood Road.

## CAR THEFTS

Friday, Sept. 3 - At 2:43 p.m., a stolen registration plate was reported from a business at 43 Haverhill St.

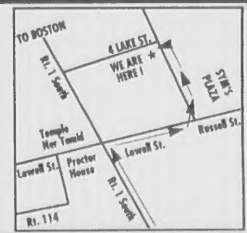
At 8:19 p.m., Fitchburg police reported recovering a car taken during a Greenwood Road house break on Aug. 22.



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12th Open 8-1 Order Deadline	13th Open 12-6	14th Open 9-6	15th Erev Rosh Hashana Open 9-4	16th Rosh Hashana CLOSED	17th Rosh Hashana CLOSED	18th Open 8-5
19th Open 8-1	20th CLOSED	21st Open 9-6	22nd Open 9-6	23rd Open 9-6	24th Erev Yom Kippur Open 9-4	25th Yom Kippur CLOSED

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# 250 to honor Japan-USA connection in concert

By Lisa Boudreau

More than 250 singers and musicians from Phillips Academy, several Andover church choirs, and Japan will gather Saturday, Sept. 18, at 8 p.m. at Symphony Hall in Boston to perform at a celebration of more than a century of fellowship between PA and Japan. The Japan-America Friendship Concert marks the 150th anniversary of the birth of Joseph Hardy Neesima, the man who began the association between Phillips Academy and Japan in 1865.

The concert will feature music performed by the Doshisha University Glee Club and Clover Club of Kyoto, Japan, as well as PA's Chamber Orchestra and the Phillips Academy Community Chorus, a chorus from South Church, a chorus from West Parish Church, choirs from Andover Newton Theological School, and an ensemble of gospel choirs from the Greater Boston area - 175 voices from around New England.

Doshisha glee clubs have traveled around the world performing Western and traditional



Joseph Hardy Neesima

Japanese folk music. In Boston, they will perform a variety of musical traditions, including a Mass by Victoria, Japanese folk music, African-American gospel music and a Brandenburg concerto. The grand finale will feature all performers presenting "Behold the Lamb of God" and the "Hallelujah Chorus" from Handel's *Messiah*.

William Thomas, a PA music department faculty member, will

conduct the PA orchestra. He said Mr. Neesima's story inspires him.

"Joseph Neesima was truly an amazing man. One of the stories (I have heard) tells of how he sold his Samurai sword to buy a Bible. To know that he gave up so much to go on a journey at that time when it must have been so difficult, well, it is an inspiration to all of us," he said.

"This is truly a celebration of his life, his connections (to PA and the other schools) and his life story. It just shows me that one person can make a difference, a tremendous difference in the world," said Mr. Thomas.

Mari Eguro, a Japanese classical musician who graduated from PA and who is now studying at Harvard, will join the Doshisha performers to translate the Japanese music. The concert will be hosted by Gov. Weld and

his wife, Susan, and Seiji Ozawa, conductor of the Boston Symphony Orchestra.

Tickets range from \$50 for patrons, \$25 and \$15 for general seating, and \$10 for students with a student identification.

## Free concert

The Doshisha Glee Club and PA choirs will perform musical selections and readings from Mr. Neesima's diary and letters on Sunday, Sept. 19, at 5:30 p.m., at PA's Cochran Chapel. The evening is free and open to the public. Following the performance guests are invited to a gift-exchanging ceremony between PA and Doshisha University.

## Brief history

Ties between PA and Japan began more than 125 years ago when 21-year-old Shimeta Neesima stowed away aboard the *Wild*

[Continued on page 7]

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# Japan-America concert Sept. 18

(Continued from page 6)

*Rover*, an American merchant ship, and sailed to America in 1865. During those years, ordinary Japanese citizens were not allowed to leave their country, but Shimeta Neesima "was so driven by his desire to learn about Christianity and Western culture" that he stowed away on a ship bound for America, according to organizers of the concert.

The ship was owned by Alpheus Hardy, a trustee of Phillips Academy. He was so impressed with Mr. Neesima's determination to study English that he became the young man's sponsor.

Mr. Neesima attended Phillips Academy and graduated from the school in 1867. He then attended Amherst College and Andover Theological Seminary, graduating in 1872 and 1874 respectively. During his time in Massachusetts he changed his name to Joseph Hardy Neesima in honor of his mentor.

Mr. Neesima then returned to Kyoto and began the Doshisha Eigokko School with \$5,000 donated by his friends and supporters in America. Doshisha means "shared ideals." His goals were to teach Christianity and democracy to young Japanese students. Today Doshisha is the largest university in Japan. It houses a women's college, a junior college, four senior and junior high schools and a kindergarten.

Mr. Neesima was the first Japanese to travel to Boston and the first to graduate from a United States university and be ordained a Christian minister. Boston and Kyoto are sister cities.

## Performers

Performers for the Sept. 18 concert will come from the following: Doshisha University Glee Club; PA Chamber Orchestra; PA Community Chorus; choirs from South Church and West Parish Church; Newton Friendship Concert Chorus; Andover Newton Faculty/Staff Choir; Congregation Church of Needham; Dover Church; Ebenezer Baptist Church

of Boston; Eliot Church of Newton; First Baptist Church of Malden; First Baptist Church of Waltham; First Baptist Church of Worcester; Old South Church of Boston; Pakochog Church of Auburn; People's Baptist Church of Roxbury; Pilgrim Church of Sherborn; Shiloh Baptist Church of West Medford; Tabernacle Congregational Church of Salem; and Twelfth Baptist Church of Roxbury.

## Enjoy the river

The Shawsheen Watershed Environmental Action Team (SWEAT) will hold its Fifth Annual River Day Sunday, Sept. 12, from 2 to 6 p.m. on the grounds of the Knights of Columbus Hall and the banks of the Shawsheen River, Route 38 in Tewksbury (Wameit).

The group has a full afternoon of events planned, including the music, canoe rentals and raft rides.

For further information call 851-9505 or 851-4094.

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## BUSINESS

### Andover man involved in large real estate auction Oct. 7

Between \$500 million and \$1 billion of commercial property from across the country will be auctioned on Thursday, Oct. 7, and an Andover resident and a piece of property here are involved in the event.

The multi-owner auction, conducted by the Grubb & Ellis/Ross-Dove Auction Partnership, will be an integral part of RealMart '93, the national conference for NAIOP - The Association for Commercial Real Estate. The primary auction site will be in Dallas; bidders will participate simultaneously via interactive satellite from the World Trade Center in Boston, as well as hotels in Los Angeles and Miami.



George T. Nugent

George T. Nugent of Andover, senior vice president of Leggat McCall/Grubb & Ellis, said, "In the Boston area, we are already seeing a great deal of interest from investors in Two Tech Drive in Andover, a first-class, 61,000-square-foot office building, which is slated to be auctioned. The building is currently 100 percent occupied by ISI Systems Inc."

Another New England property scheduled for the auction block is 61 Spit Brook Road in Nashua, N.H.

NAIOP has structured RealMart '93 "to encourage on-site deals," says Thomas Bisacquino, NAIOP's executive vice president. "Today's real estate professional is more intent on deal-making than ever before. RealMart '93 recognizes this reality."

Organizers expect the auction to draw approximately 1,500 domestic and foreign investors, including developers, owners, investors, REO and asset managers as well as lenders, corporate real estate executives, brokers and other industry practitioners.

More than 70 properties, including office buildings, industrial facilities, shopping centers, hotels and apartment buildings, will be auctioned.



Richard Blain



Yvonne Cote



Mary Wesson



Jane Walsh

## College presents community awards

The recipients of this year's St. Augustine Awards, presented by Merrimack College, have been announced by college president, the Rev. John E. Deegan, O.S.A.

- Service to Merrimack College: Richard Blain of North Andover and Emilie and Francis Collopy of Methuen;

- Service to the Catholic community: Yvonne Cote of Amesbury;

- Alumni achievement: Jane Walsh, president and CEO of Northmark Bank, and David A. Wilhelm of St. Louis, Mo.;

- Service to the Merrimack Valley: Mary Wesson of Andover.

Mr. Blain, director of Resource Development at Caritas Christi, a Boston Archdiocese healthcare system, is a 1974 Merrimack graduate and has been a member of Merrimack's Alumni Council since 1976. He has devoted many hours of volunteer service to Merrimack in different capacities and has initiated and led a number of programs for alumni and students.

Mr. and Mrs. Collopy met as Merrimack students and were married in 1956, the year Mr. Collopy received a civil engineering degree and three years after Mrs. Collopy earned a secretarial science degree.

The Collopy's, most often as a team, have volunteered for numerous alumni, student and college projects. Mrs. Collopy worked at the college from 1978 until last year.

Ms. Cote, whose nominator called her "a tremendous woman of the church," is a member of Sacred Heart Parish in Amesbury.

She raised 12 children alone after her husband died in 1975. She then earned a theology degree at Emmanuel and completed the Master Teacher program of the Archdiocese.

She has served on her church's parish activities and finance committees, has taught religious education at Sacred Heart since 1966, has been director of religious education from 1982 and is a leader among local parish religious education directors.

Ms. Cote also founded the Ark and Covenant, a model for youth ministry in the Archdiocese.

Ms. Walsh, who co-founded Northmark Bank in North Andover in 1987, started in banking as a part-time teller at the Arlington Trust Company while pursuing a degree at Merrimack. After her graduation in 1975, she became Arlington's bank auditor.

Ms. Walsh became investment division head and investment portfolio manager and, before she was 29, had given birth to two daughters, earned an MBA and increased the portfolios she managed to \$1 billion in customer deposits and \$250 million in investment portfolio assets. When she left Arlington Trust to start her own bank, Ms. Walsh was executive vice president.

In June, she became the first female chairwoman of the Massachusetts Bankers Association.

Ms. Walsh serves on many local boards, is chairwoman of the Advisory Council of the Greater Lawrence YWCA and a reader at the General Donovan School.

She received the Greater Lawrence YWCA's Tribute to Women in Industry Award, has guest lectured at Dartmouth's Amos Tuck School of Business Administration and was nominated by New England Women Business Owners for the 1992 Woman of the Year Award. This year she was a finalist for the Entrepreneur of the Year Award given by Ernst & Young Inc. Magazine and Merrill Lynch.

Mr. Wilhelm, a 1966 Merrimack graduate, is president of The Forsythe



Frank and Emilie Collopy

Group Inc., one of St. Louis, Missouri's largest real estate development, management and leasing firms. Last January, Clayton Corporate Park, managed by Forsythe, was among five local structures honored in St. Louis by

the Building Owners and Managers Association of St. Louis.

Mr. Wilhelm serves on the board of trustees of a mid-western college and a St. Louis area bank and was on the board of the St. Louis Zoo. He also has been involved with and supported Boys Town.

Ms. Wesson, a 1957 Merrimack graduate, initiated and directs Andover's program for first-time juvenile offenders, working with police and the courts to find alternative sentencing such as community service. The program has served more than 500 area youths and has a 96.5 percent success rate. Last year, when the program was not funded, Ms. Wesson continued her services without a salary.

The mother of six daughters, Ms. Wesson has a master's degree in education from Salem State and is a full-time parent/student facilitator for the Lawrence School Department.

The St. Augustine Awards banquet will be held Saturday, Oct. 23, at the Andover Marriott. The evening's MC will be Sister Rena Foley, chaplain at the Mary Immaculate Restorative Center in Lawrence.

For more information about the awards presentations, call Maureen Lanigan, the college's director of fund-raising events, at 837-5448.

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## United Way donates to flood victims in St. Joseph, Mo.

Living the United Way mission of people helping people, the United Way of Merrimack Valley is donating \$5,000 to the flood relief efforts in St. Joseph, Missouri.

The local United Way's executive committee voted recently to contact a United Way in the flood-ravaged Midwest and offer a gift on behalf of the many United Way supporters in the valley.

"We've been contacted by some of our donors and participating companies asking about local relief efforts," said Richard Hart Harrington, chairman of the United Way of Merrimack Valley board. "We wanted to do something on their behalf and believed a donation like this to be a nice gesture of goodwill."

Barbara Wurtzler, executive director of the United Way of Greater St. Joseph, said the \$5,000 donation is "tremendous."

"It's very grim out here," she said. "It's not quite as bad as you've seen on television. The waters have receded, now the

cleanup begins."

Ms. Wurtzler said the greater St. Joseph area, which includes parts of Kansas, fell victim to the Missouri River. "The levee here broke on the Kansas side," she said, which includes much of the businesses that employ people from the St. Joseph area.

"The flood has had a tremendous effect on the farmers and all industries," Ms. Wurtzler said. "Our Chamber of Commerce estimates total damages, including lost work time, at \$75 million."

Why the town of St. Joseph? "We contacted some United Way people in the Midwest and asked which areas could use our help the most," said Kenneth A. Gallant, United Way of Merrimack Valley president. "The smaller towns needed the most assistance. Not only have the people of St. Joseph been devastated on a personal level, but economically as well. A major employer in town has moved out permanently because of the floods."

## Townsmen is seeking successful business women

The *Townsmen* will publish a special section, Women in Business, on Oct. 21. Included will be profiles about women who live or work in Andover, or both, and who hold interesting and noteworthy jobs.

The paper asks people to

nominate women appropriate for the section. Nominations should include the woman's name, address, job, description of the job and anything else pertinent to the story. A phone number should be included, in case there are questions.

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## Holy Family names new staff members

William L. Lane, president and chief executive officer of Holy Family Hospital and Medical Center in Methuen, recently announced the following new appointments to the hospital's medical staff:

Randall Jay Margolis, M.D., associate staff, department of medicine, specializing in dermatology.

Liam J. Hurley, M.D., associate staff, department of surgery, with privileges in

urologic surgery. Dr. Hurley joins the staff of Northeast Urologic Associates in North Andover.

William H. Edwards, M.D., associated staff, department of obstetrics/gynecology. Dr. Edwards joins Michel Lirette at Andover-North Andover OB/Gyn Services, with offices in North Andover and Methuen.

Victor Carabba, M.D., associate staff, department of medicine with privileges in internal medicine.

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## Edgewood names its trustees

Edgewood, a life-care retirement community being developed on the site of Edgewood Farm, south of the intersection of Route 125 and Osgood streets in North Andover, has assembled a group of area professionals, executives and community leaders to serve as its board of trustees.

Dr. Joseph R. Rokous, an orthopedic surgeon and lifelong resident of the Merrimack Valley, will serve as president.

"The dedicated group of volunteers on the board is from the area and is familiar with the life-care concept," said David J. Durden, project development manager.

Edgewood will include 177 one- two- and two-bedroom with den private residential apartments located on 63 acres. The community is being developed and will be managed by Life Care Services Corporation.

"It is an honor to serve on Edgewood's board of trustees and to be associated with Life Care Services Corp.," said Dr. Rokous, a senior staff member and board member at Holy Family Hospital in Methuen.

Dr. Rokous, who was on the board of Mary Immaculate Health Care Services for 18 years, is also a senior staff member at Lawrence General Hospital and at the Andover Surgical Day Care Clinic.

The board's secretary/treasurer will be Elizabeth A. Beland, administrator of the

Stevens Foundation since 1976 and a former trust officer at the Arlington Trust Company.

Other board of trustees members are:

Charles S. Cheston, Jr., directs the investment advisory department and is a manager of Brown Brothers Harriman & Company.

Robert L. Clark, former president of New England Cablevision, Inc., and New England Cablevision of Massachusetts; former senior VP of the banking division and business development for Bay State National Bank.

Neil H. Cullen, chief financial officer since 1986 of Phillips Academy; former treasurer and director of administration of The Brookings Institution in Washington, D.C.

The Rev. John Edward Deegan, O.S.A., president of Merrimack College; member of the Council of Northeast Consortium of Colleges and Universities in Massachusetts; a trustee of Villanova University and the Academy of Notre Dame.

Kenneth A. Gallant, president and chief professional officer of the United Way of Merrimack Valley; serves on the Commonwealth of Massachusetts State Department of Public Welfare Advisory Board, board of directors for Lawrence Savings Bank and United Ways of Massachusetts State Association.

Naomi A. Gardner, director of public relations at Northeast Rehabilitation Hospital in

(Continued on page 11)

## Bankers elected to lead group

The Massachusetts Bankers Association elected the following officers for 1993-1994 at its annual meeting earlier this summer:

Chairman of the board: Jane C. Walsh, president, Northmark Bank, North Andover; vice chairman, Cornelius D. Mahoney, president, Woronoco Savings Bank, Westfield; trea-

surer, Donald J. McGowan, president, Flagship Bank and Trust Co., Worcester.

The Massachusetts Bankers Association represents 200 commercial, savings, cooperative and other banking institutions whose total assets exceed \$140 billion.

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## SCORE schedules a small business planning workshop for Sept. 18

The Service Corps Of Retired Executives (SCORE) will conduct a small business planning workshop at Northern Essex Community College, Bentley Conference Center, Haverhill, Saturday, Sept. 18, from 8:30 a.m. to 1 p.m. The workshop is sponsored by The Family Bank of Haverhill.

The workshop is designed for men and women who are presently in business, recently started a business or are considering starting a business. Experts in the fields

of finance, legal, marketing, advertising and accounting will provide insight into the success and failure factors of running a small business.

SCORE counselors will distribute information kits and discuss specific problems people may have in starting or running their business.

A \$25 registration fee covers all instructional material and refreshments. For more information, call 373-5663.

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## \$2.1M awarded for workforce development

The Lower Merrimack Valley Regional Employment Board has awarded more than \$2.1 million in grants for workforce development programs for the new fiscal year, which started July 1. Funding will be used to finance pro occupational skills training, adult basic education and English-as-a-Second Language, and GED preparation and employment experience.

Responsible for overseeing workforce development for the 15 cities and towns of the Lower Merrimack Valley, the Regional Employment Board, through the Department of Training and Development, administers federal and state funding earmarked for educational and occupational skills programs. The Department of Training and Development is based in Lawrence with a satellite office in Haverhill.

Organizations receiving funding from the Regional Employment Board are chosen through a competitive bid process. A certain portion of the funding is performance-based with organizations not receiving the full grant amount until all contractual goals are met.

"We were extremely impressed with the

overall quality of the proposals that were received for this initial round of funding," said Leonard Wilson, CEO of First Essex Bank and president of the Regional Employment Board. "Having a well educated and trained workforce is one of the cornerstones of this region's economic revitalization."

Recommended for funding for occupational skills training programs are LARE Training Center, City of Lawrence Vocational School, J and R Systems for Business, International Institute, all in Lawrence; Haverhill's EMMAUS Inc., Haverhill Community Action Inc., LARE Training Center; Methuen's Computer Learning Center and Turning Point Inc. in Newburyport.

Adult basic education and ESL programs are Lawrence Public School's Adult Learning Center, Methuen Public School's Adult Learning Center and the LARE Training Centers in Lawrence and Haverhill.

GED preparation and employment experience programs will be funded at Greater Lawrence Community Action, Haverhill Community Action, Inc., Newburyport's Turning Point and the LARE Training Center in Lawrence.

## Edgewood trustees . . .

(Continued from page 10)

Salem, N.H.; serves on the board of directors of Andover Bank, Merrimack Valley American Automobile Association, Holy Family Hospital Foundation and the Merrimack Valley Community Foundation.

Rabbi Dr. Robert S. Goldstein, rabbi of Temple Emanuel since 1990; trustee at Lawrence Gener-

al Hospital and chairman of the joint conference; member of the Equity Coalition Task Force, Andover public schools.

The Rev. Herbert I. Schumm, pastor of Trinitarian Congregational Church of North Andover since 1967; research fellow at Yale Divinity School in 1979-'80; past president of the Greater Lawrence Council of Churches.

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## SCHOOLS

### AHS PAC's first meeting of year is Monday night

Andover High School PAC's first meeting of the year will be held Monday, Sept. 13, at 8:30 p.m. in the Collins Center.

All high school parents are invited.

There will be an overview of

the extracurricular activities available at the high school and some advisers will be present to answer parents' questions.

A business meeting for the PAC will be held in the library annex at 7:30 p.m.

### Andover students named to Phillips Academy honor roll

[Due to an oversight, the Phillips Academy honor roll for the spring term was not submitted for publication in the Townsman until last week.]

The following students from Andover have been named to the spring term honor roll at Phillips Academy:

Yoonhee Ahn, Sarah C. Akerman, Joseph W. Alsop II, Alison K. Bartlett, David J. Bernstein, Rachel A. Bloom, Stephen D. Carter, Sean T. Casey, Edward C.H. Chen, Byron D. Chiungos, Melissa A. Ciaccia, Heidi E. Cline, Lauren J. Cohen, Aaron M. Cooper, Sara G. Cooper, Douglas G. Cullen, Elizabeth S. Cutler, Carly A. Determan, Bharath Dwarakanath, Lucas J. Edwards, Cemil M. Erdem, Laura S. Galaburda, Ben Garcia, Rachel E. Goldberg, John E. Gruener, Lau-

ren E. Hacker, Liz Y. Han, Kathleen M. Hansberry, Patricia R. Har, Todd A. Harris, Vanda L. Huang, Anthony M. Huberman, Emily C. Kalkstein, Shannon T. Kelley, Michael R. Kish, Peter Kolchinsky, Justin W.J. Kung, Sonia J. Kwon, Colin W. MacNaughton, Honor MacNaughton, Joshua D. Mann, Stephen B. McNulty, Mary C. Myers, Anh M. Nguyen, Mary E. Noonan, Pratap R. Penumalli, Hannah H. Pfeifle, Korok T. Ray, Colleen E. Reid, Keith A. Robinson, Ariel R. Rogers, David A. Rosman, Aaron D. Russo, Mark E. Sabbath, Wudbhav N. Sankar, Albert Shenker, Karen E. Simeone, Adam W.C. Smith, Melanie D. Spencer, Catherine L. Spieler, Benjamin K. Stafford, Joanne Tao, Nancy Tao, David G. Wartman, Meaghan K. Watt, Catherine C. Williamson.

### West Middle is ready for a new year

West Middle School (WMS) students will return to a safer, cleaner and warmer environment this fall with renovations to the heat and ventilation system and a new sidewalk at the front of the school with benches and more space for students waiting for pickup.

This seems like an appropriate year for the theme chosen by WMS PAC, "The Child in Each of Us," the group believes. PAC will sponsor several speakers and events to complement the theme. This month, lecturer Norm Bossio will address the students on the topic of self-esteem and respect.

The PAC will offer parents an opportunity

to discuss with teachers the English and social studies curricula at its Sept. 14 meeting and math and science curricula at the Oct. 12 meeting.

November's PAC meeting will be devoted to drug-and-alcohol education. William Crawford of the FCD Foundation will be guest speaker.

This year's PAC-sponsored carnival will be held Oct. 1-3 on the school grounds with rides, food and games.

PAC meetings are held at 7:30 p.m. in the school media center and are generally open to the public. This year's first meeting will be Tuesday, Sept. 14.

### Your Dental HEALTH

by Richard D. Hopgood, D.M.D.



#### PLAQUE ATTACK

A recent survey of the American public revealed that only 13 percent of those polled could identify plaque as the cause of gum disease. This prompted the feeling that a short dental lesson may be called for. Plaque is the thin, sticky film created by bacteria that coats the surfaces of the teeth and gums. It accumulates within only a few hours of brushing and flossing, and harbors bacteria that act on carbohydrates in foods to produce an acid that attacks tooth enamel. Deposits of plaque also endanger the gums and may eventually eat away at the fibers that attach the teeth to the gums. If not removed, plaque can harden on tooth surfaces to form calculus (or tartar). This composition of minerals and bacteria can irritate the gums and lead to inflammation (gingivitis).

There is no magic to avoiding gum disease and achieving dental hygiene success. Almost everyone can do it with a modest amount of time invest daily. Keep up with home dental care as well as periodic cleanings & checkups. Your teeth and gums are depending on you. You can depend on my staff and me at 296 Lowell St., Rt 133 with easy access off Rt 93, to teach you how to guard against the biggest threat to your dental health - periodontal disease. Hours are Mon & Thur 10-8, Tues & Fri 8-6 and by appointment.

PS: Untreated gingivitis leads to periodontitis, characterized by gum recession, loosening teeth, and bone erosion.

### Joseph Guerrero, M.D.

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## Elayne & David Weiner HAPPY 25th ANNIVERSARY!



Dave  
Won!

THANK YOU,  
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## SCHOOL MENUS

Here's what's for lunch in Andover public schools the week of Sept. 13-17:

### Elementary schools

**Monday:** Nachos with cheddar cheese sauce, rice, baked beans, fruit cup, milk or juice.

**Tuesday:** Hamburger or cheeseburger on roll, potato puffs, ketchup, wax beans, apple-crisp, milk or juice.

**Wednesday:** Chicken cutlet on roll, potato chips, carrots, cake with frosting, milk or juice.

**Thursday:** Pancakes with hot maple syrup, sausage patty, applesauce, fruited

Jell-O with topping, milk or juice.

**Friday:** Dinosaurs pasta with sauce, green beans, super pretzel, fruit cup, milk or juice.

Peanut butter and jelly sandwiches and a pizza lunch are available daily.

### Middle school

**Monday:** Hamburger or cheeseburger on roll, potato chips, wax beans, fruit cup, milk.

**Tuesday:** Steak sub with choice of peppers, onions and cheese, carrots, fudge brownie, milk.

**Wednesday:** Taco boat with meat stuffing, lettuce, tomato and cheese, corn, pudding with

topping, milk.

**Thursday:** Veal cutlet sub with tomato sauce and cheese, green beans, applecrisp, milk.

**Friday:** Cheese pizza, carrot and celery sticks, chilled pears, milk.

A manager's special is available daily.

All menus are subject to change.

## AHS marching band will strut its stuff

Just about the time most summer camps were closing for the season, the Andover High marching band and color guard were at Camp Rotary in Boxford. Before each season, the band and color guard spend four or five days at a camp practicing new routines from morning to night.

The camp was described as a learning and bonding experience for the students. Andover public schools have a new band director, Mark Reppucci. The graduate of UMass Amherst has a master's degree and plays the trumpet. He most recently taught in Easthampton.

"Mr. Reppucci's enthusiasm is contagious," said one parent. He plans "to continue the tradition of excellence achieved by the AHS marching band."

The band's first performance of "Passage to the East" will be presented at a joint effort by Andover and Lynnfield high schools at their first competition Sunday, Oct. 3, at 1 p.m. on Lovely Field. Other high schools competing in the New England Scholastic Band Association show include Reading, Beverly, Westbrooke, Triton, Malden, Salem, Mass., and Dover, N.H. Tickets are \$4; \$3 for students and seniors. Tickets can be purchased at the gate. Refreshments will be available. Proceeds help defray expenses.

Other Andover High band dates coming up are: Oct. 17, NESBA competition at Reading High School; Oct. 24, NESBA competition at Portsmouth, N.H.; Oct. 31, NESBA competition at Methuen High School; and Nov. 7, Final NESBA competition at Nickerson Field, Boston University.



### FUN-TIME FOR MOMMY & ME

Toddlers (2 & 3 years old) will enjoy singing, painting, playdough, parachute, storytime and more on Tuesday or Friday mornings. Classes start Sept. 21 and are offered in Andover through the Mother Connection. For more information please contact Jody Brickman at 470-3509.



## If you love gardening, you'll want to know what's happening this week at Mahoney's.

### Fall for Quality

This time of year, newspapers are full of ads touting low plant prices. Every merchant out there — from the drugstore to the hardware store — wants to get into the bargain plant business.

But while everyone's talking about low plant prices, few talk about plant quality.

Now at Mahoney's we have quite a bit to say about quality. Our trees and shrubs are consistently healthier and shapelier than others you see. And our flowering plants do have more flowers than the supermarket's plants have.

It's possible you took one look at our extraordinary plant selection and quality, and figured our plants had to be expensive. Well, look again.

If you're not a Mahoney's shopper, these prices should convince you to turn over a new leaf.



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### Your choice: 5-6 ft. emerald green Arborvitae or 4-5 ft. Hemlock

Both make for wonderful hedge plants. **\$24.50**

### Tropical hanging plants

Extra-lush, extra-green, extra-healthy.

Choose from Boston fern, Sweedish Ivy, English Ivy, Spider plant, Bridal Veil, and more. Reg. \$9.98 ea.

### Buy one, get one free

Sale prices good through Wed., Sept. 19, while supplies last. Prices/supplies may vary between locations.



Holland bulbs are in.

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## Tech students plan to join in Walk for Elders Sept. 26

◀ The fourth annual Walk for Elders is scheduled for Sunday, Sept. 26. High school- and junior high school-age students and their parents are encouraged to participate. Here the volleyball team and other students from Greater Lawrence Technical School, along with walk coordinator Frank Vacirca and Superintendent Marsha McDonough, urge students and the public to take part in the walk. Front row, from left: Cindy Crespo, Joanna Santiago; second row: Indira Melendez, Tyra Jones, Bridgette DeGloria, Jennifer Joyce, June Merchant, Kim Zoule, Noellia Gonet; third row: Coach Kevin Maloney, Sharon Bryant, Chris Sybert, Juanna Monteiro, Diana Rosado, Lisa Lavoie, Julie Morin, Rebecca Gagnon, Stacy Trant, Mike Coleman; back row: Jeff Vacirca, Marsha McDonough, Frank Vacirca. Applications and pamphlets are available from the Elder Services of the Merrimack Valley, 360 Merrimack St., Building #5, Lawrence, or from Frank Vacirca. For more information, call Mr. Vacirca at 686-0194, Ext. 347.

Photo by Lisa Adelsberger

## PA honors 8 retirees

Phillips Academy recently honored eight retiring employees in a ceremony and reception.

Commenting that "It takes many adults to run a large and diverse academy community, and praising the honorees for having given generously of their goodwill and commitment to quality," Headmaster Donald W. McNemar joined Britta McNemar, Phillips Academy Board of

Trustees President Emeritus Melville Chapin, class of '36, department heads and well-wishers in thanking the retirees for a combined total of 114 years of "exemplary service."

Three Andover residents, Judith Calvert, Reginald Gallant and Elizabeth Steinert, were honored during the ceremonies. Mrs. Calvert served the academy's Summer Session since 1979 in a variety of functions

ranging from bookkeeper to student and staff liaison.

Mr. Gallant worked in Commons (dining hall) since 1987, and Mrs. Steinert, who for the past eight years served as Peabody Museum receptionist/secretary, has worked at the academy since 1967. She first worked as an administrative assistant in the Isham Infirmary.

Also honored were Office of Physical Plant personnel Theodore Fowler,



Headmaster Donald W. McNemar, left, stands with retiree Judith Calvert and Elwin Sykes, Phillips Academy Summer Session director.

Raymond Crouse and Edwin Niedjallik; Commons din-

ing service employee Agnes Goudreau; and, in memoriam,

Joseph Martel, former Office of Physical Plant employee.

## THE REAL ESTATE CORNER



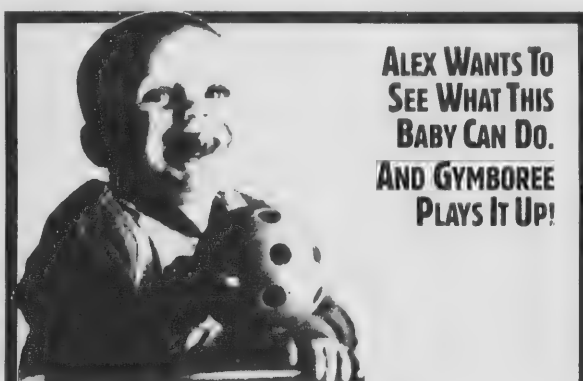
with Jean Fitzgerald & Pamela Lebowitz

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Your professional Realtor can provide valuable advice on cost-effective ways to make your home most attractive. He or she can start outside, and go with you through decorating hints that will help your home sell. There may be plumbing or other maintenance items that should be fixed before the home is shown. If you are considering any home improvements that you think will help, discuss them with your agent. A fresh coat of neutral paint and refinished floors, for example, could add thousands of dollars to your sales price. On the other hand, new wall paper or wall-to-wall carpeting that reflect your personal taste might not appeal to most buyers. There are also many small touches, like house plants or a new shower curtain, that can help a good house look even better.

If there's a move in your future, the real estate specialists at Century 21 Carriage House are ready to serve you. Feel free to visit our office at 10 High Street, or phone us at 475-1243.



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Photograph by Lisa Adelsberger

◀ Kids from the YMCA's Kids Unlimited Vacation Club relax after performing in a lip sync and talent show at Faith Lutheran Church. This talented bunch is made up of the following children. From left, seated on floor: Chris Burke, Brian Pendergast, Tony Le, Michael Le; seated in chairs: Kevin Busby, Shawn Ahern, Felicia Rumore, Rachel Decareau, Joan Marotta, Mark Sylvester, Manuela Sparker; standing, back row: Joe Ahern, Mary Julian, Amy Tang, Cindy Tang and Andrew Cruz. The Kids Unlimited program at the Faith Lutheran site was open through last Friday, Sept. 3.

## Cub Scouts holding sign-up meeting Sept. 22

The sign-up for Cub Scout Pack 79 will be held at West Elementary School the evening of Wednesday, Sept. 22. Brochures for each of Andover's Cub Scout packs will be distributed at the schools before then.

Cub Scouting is available to boys in

grades 1-5.

Cub Scout Pack 79, comprised of 75 boys, meets weekly at St. Robert's Church on Haggetts Pond Road. Doug Reed of Andover is cubmaster and Nick Stavropoulos is assistant cubmaster.

The pack's first activity will be an

October hike up Holt Hill, the highest point in Essex County. Holt Hill is located in Charles W. Ward Reservation. "The fall panorama from the fire tower will be sensational," organizers said.

For information on Scouting, call the council office at 372-

0591; for information about Pack 79, call Mr. Reed at 686-8192.

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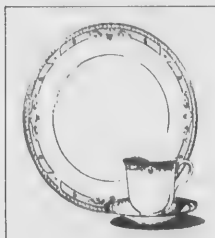
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## Local program receives national accreditation

Christ Church Children's Center is among the growing number of preschool programs in the United States to be accredited by the National Academy of Early Childhood Programs. The academy recognizes early childhood programs that meet national standards of quality. Christ

Church Children's Center at 25 Central St. serves 150 children from ages 2 years, 9 months to 5 years, according to its director, Karen Holly-Hebb.

"Accreditation helps answer the question 'What is a quality preschool program?'" said Dr. Marilyn Smith, executive director of the National

Association for the Education of Young Children (NAEYC), the nation's oldest and largest association of early childhood professionals, which sponsors the academy.

"Accreditation is not meant to replace parents' on-site visits to centers as a means of selecting the program that best

meets their child's needs," Ms. Smith said. "But accreditation does help parents recognize the varied components that should be present in a quality program."

Christ Church Children's Center reported that it had to meet strict criteria concerning a developmentally appropriate

program for preschool children. These criteria range from having a well-qualified and trained staff to meeting stringent health-and-safety standards, and the program had to provide opportunities for parental involvement. Accreditation includes an on-site study by professional validators and a final review by a three-member panel of commissioners who are experts in early childhood education.

## Registration period begins for YMCA's fall course list

The Andover/North Andover YMCA is registering students for two PSAT/SAT preparation courses to begin Sept. 19. For information, call Roberta Wolman, the course instructor, at (617) 721-1065.

All adult physical fitness programs begin the week of Sept. 13 for a 10-week term. Openings are available in fitness classes for the beginner, STEP aerobics, aquatic exercise and strength training. New adult programs include BodyWorks, Special Needs Fitness and Fitness for the Unfit.

Registration is being accepted for members and will be accepted from non-members beginning Wednesday, Sept. 8, at 7 p.m. For more information, call Brian Dorrington at 685-3541.

Some preschool classes that have openings include Baby and Me Swim, Parent/Toddler Swim and Parent/Guppy

Swim, Parent/Child Swim, preschool swim instruction, Baby and Me Gym, Parent/Toddler Gym, Parent/Guppy Gym, Pre-Movement Exploration, Movement Exploration, Pre-Tumblebugs, Toddler Playgroup, Creative Corner, Cooking and Tap and Ballet.

For a complete brochure of the Y's programs and membership or registration information, visit or call the Y.

\*\*\*

The Lawrence YMCA will hold an eight-week lifeguard course beginning Monday, Sept. 20. Students must be at least 15 years old and be certified in first aid and CPR before they can receive a lifeguard certificate.

For more information, call Frank Kenneally at 686-6191 or register in person at the Lawrence YMCA, 40 Lawrence St., Lawrence.

## NECC offers new biotech certificate

A new 11-month certificate in biotechnology is available at Northern Essex Community College. The program offers theoretical and practical training in the basic technical skills needed for entry-level jobs as techni-

cians in the biotechnology industry.

Twenty-nine credit hours are needed to complete the certificate.

For more information, call Ed DeSchuytner at 374-3891.

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We are committed to getting to the source of your problem, not masking your symptoms. If you have been unable to find relief, we hope you will try chiropractic. Sept. 12 through 18 is National Chiropractic Week. Please call for more information at **DELORENZO CHIROPRACTIC GROUP, 475-5042**, for an appointment. Our office is located at **15 Central Street**.

P.S. Runners and cyclists who overuse and under stretch the piriformis muscle may experience sciatica.

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Graduate certificates, which may be taken with the master's degree or as independent programs, are offered in: accounting, artificial intelligence, computer information systems, finance, health administration, international business, manufacturing and service management, marketing, personnel administration, school business administration and taxation.

All degrees programs are offered at the main campus in Hooksett. The M.B.A. program and other selected master's degree programs and graduate certificates are offered at satellite locations in Concord, Laconia, Nashua, Salem and Portsmouth, N.H.; and Brunswick, ME.

Fall Terms starts September 13, 1993. For further information, contact the Salem Center (603) 893-9600.



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# Sanborn School/DCS enrichment program enters third year

Sanborn School's after-school enrichment program, sponsored by the Department of Community Services, will begin the week of Sept. 27. Registration will be held Tuesday, Sept. 14, at Doherty Middle School from 7 to 8 p.m. and at the DCS office after that date.

The program is specifically geared to children's talents and interests and designed to promote life-long learning. All courses are limited in size to ensure maximum individual instruction and are taught by professionals, including teachers in the Andover school system and professionals in specific fields.

The courses include Nature's Classroom, geared toward kindergarten and primary children. Sanborn kindergarten teacher Candace Bachner will focus on ecology and life science. Students will examine the surrounding woodlands and gain an appreciation of natural resources.

Ellen Day, early childhood teacher, will conduct a workshop in which children's imaginations will be sparked by investigating famous children's authors while using the writing process to create finished pieces of original writing shared at a final tea for parents.

Terry Ingram, Sanborn music teacher, theater director and professional performer, will conduct Creative Dramatics for ages 9-12, encompassing the skills of acting through creative movement, pantomime, role playing and behind-the-scenes theatrical work, cul-

minating in a class production.

Children ages 9-12 will be involved in Exploratory Science - How Things Work by setting up and conducting experiments in physical science, chemistry and claims testing. This hands-on course will be taught by Bancroft intermediate teacher Scott Besterman.

Suzanne Crowley of Sanborn School will present Writers World for ages 9-12. The computer will be taught as a writing tool, not as a typewriter. Children will write original autobiographies, mysteries or fantasies for publication. Ms. Crowley again offers Study Skills for students in grades 4 and 5, a concentrated course that strengthens essential basic skills, including scheduling of time and homework, executing long-term assignments, notetaking, outline and test preparation.

Poems and Paint - Working with Poet Mary Chivers is designed to spark imagination and creativity. Children ages 9-12 will write and publish an original illustrated anthology of poems.

Penn Clower, professional engineer, has extended his initial course to offer students in grades 7-12 Introduction to Amateur Radio - Part II. This course, designed for those who have or almost have an amateur license, will concentrate on Morse Code and construction of a transceiver.

All courses will be held at Sanborn School and are open to all children townwide. For

more information, call Elly Seavey, Sanborn DCS coordinator, at 475-3319 in the evening.

Exact dates and times for courses are listed in the DCS fall publication mailed to residents.



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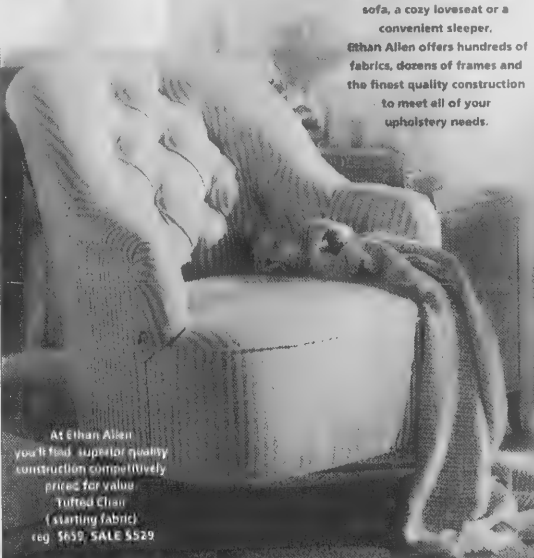


## Lesley to host information meetings

Lesley College's School of Management will host information meetings for its management degree programs today, Thursday, at the Andover Courtyard Marriott, and Wednesday, Sept. 22, at the Westford Regency Hotel, from 6 to 7 p.m. Adults interested in earning a master's or bachelor's completion degree in management are invited to attend. Classes begin in the fall.

Programs in management include an accelerated 14-month bachelor's degree completion program. Also provided is an opportunity to earn a variety of specialized master's degrees in management in 18 to 30 months. The program is offered in more than 40 regional sites in Massachusetts as well as on the Lesley College campus in the evening. Call Michelle Deering at (617) 349-8692.

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## SCHOOLTALK



Graduates pose for a photograph with the staff of the Andover/Lawrence Genetics Partnership.

The Channels for Education Choices Fair will be held Sunday, Oct. 3, at Northeastern University in the Ell Student Center Ballroom, 360 Huntington Ave., Boston, from 1 to 4 p.m.

Learn about the educational opportunities in private schools for students who are pre-kindergarten through high school-age. Find out about different school structures, financial aid, scholarships and much more. Representatives from more than 50 schools will be present. For more information, call (617) 451-0710.

One student's name was inadvertently omitted from an awards list supplied by West Middle School.

At the West Middle School's grade 6 Champions award assembly in June, Kristine Kirwin was omitted from the high honors award listing.

Several fourth- and fifth-grade students from West Elementary School and the Leonard Magnet School in Lawrence were chosen last spring to participate in hands-on science classes taught by a team of Genetics Institute scientists. The Andover/Lawrence Genetics Partnership series is an innovative and successful program that enhances the children's knowledge and interest in science. Students participated in scientific experiments each week and parents were invited to a graduation/award ceremony at the series conclusion.

Plans are underway for the 50th reunion of the Lawrence High School class of 1943. The affair will be held Saturday, Sept. 18, at Haverhill Country Club.

For more information, call Marjorie (Boland) Crossley at 475-3791, Gert (Fairburn)

Walsh, 688-0525, or Mary (Gavin) Drouin, 687-7376.

The fall series of "Fours and Fives" will begin at the Ipswich River Wildlife Sanctuary in Topsfield on Tuesday, Sept. 14, and run for five Tuesdays through Oct. 12, rain or shine. This program for the preschooler accompanied by an adult is offered in two sessions: participants choose either 10-11 a.m. or 1-2 p.m. After a short introduction inside, there will be a walk in the sanctuary. Fall topics include wildflowers, seeds, migrating birds and animals preparing for winter.

Pre-registration is required. The fee of \$42 (\$35/Massachusetts Audubon members) covers one adult/child pair; no younger siblings. For more information or to register, call the Ipswich River Wildlife Sanctuary at 887-9264.

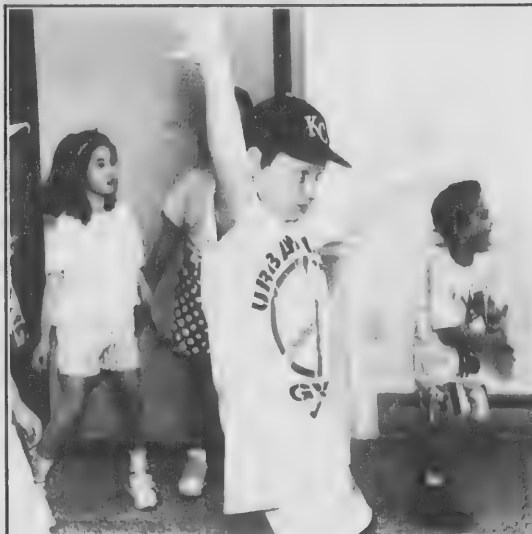


Photo by Lisa Adelsberger

Brian Pendergast shows some smooth footwork at the YMCA's Kids Unlimited Vacation Club talent show, held recently at Faith Lutheran Church.

The deadline for school news for the next issue is 5 p.m. Friday, Sept. 10. The deadline for the rest of the paper is 5 p.m. Monday, Sept. 13.

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## ENTERTAINMENT

### Art in The Park, Greek Festival '93 happen this weekend

#### Show features work of 120 artists

This year's Art in The Park will be held Saturday, Sept. 11, from 10 a.m. to 4 p.m. at the corner of Chestnut and Bartlett streets. The rain date is Sunday, Sept. 12.

In the show 120 artists will show their work. A variety of media (oil, watercolor, pastel, photography, collage, acrylic and sculpture), and styles (modern, Victorian, contemporary, colonial, art deco, traditional, etc.) make Art in The Park a show for everyone.

Lower-priced items of artist reproductions, hand-painted cards and small paintings will be available, along with larger,

more expensive pieces. Refreshments will be available and parking is free. The Andovers Artists Guild uses the profits from the show for art scholarships for local art students.

Andover artists participating this year include Catherine Nolin, May Robbins, Donna Johnson, Paula Gronquist, Susan Daly, Doris Peterson, Carol Boileau, Kristina Trott, Diane Butler, Cheryl Harriman, Angelina Caiati, Kenneth Wilson, Karen Wilson and Kathy Wysocki.

North Andover, Methuen, Lawrence, Haverhill and Salem, N.H., will also be represented.

#### Life-sized sculptures are traffic-stoppers

By Lisa Boudreau  
Cheryl Harriman's life-sized sculptures - most often seen at Halloween time in front of her family's North Street home - will be among the artwork featured at Art in the

Park this Saturday. Artwork in the show is limited to paintings, photography, pastels, sculpture and other visual media.

Since 1987 Ms. Harriman, with the help of several fami-

ly members, has been creating life-sized mannequins. Some of her creations include Frankenstein, vampires, and Halloween witches. Her entry for the 19th annual

(Continued on page 21)

#### Town businesses promote Art in The Park

Local artists and downtown merchants will give the public a sneak preview of the paintings that will be for sale at the annual Art in The Park scholarship benefit this Saturday.

Local businesses will exhibit paintings in their store windows through Sunday, Sept. 12.

Merchants participating include Enzo of Andover Ltd., Daher's Shoe, Daher's Children's Shoe, Courtney's, Designer's Workshop, Earthfood Store, Kaps Menswear, Geometrics, Andover Photo, Nazarian Jewelers, Thompson's Office Products, Waldenbooks, Hunneman

and Co., Strawberry Tree and Raspberries Eatery.

Viewing the

artists' work is possible during the stores regular business hours.

Free Public Admission  
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An invitation to all amateur and professional artists and the public

**19th Annual  
Andover  
Art in the Park**  
Scholarship Benefit

**Paintings • Drawings  
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Photography  
Exhibit and Sale**  
Over 120 Artists Participating

**Saturday, Sept. 11, 1993**  
Rain Date: Sunday, Sept. 12, 1993  
**10 a.m. to 4 p.m.**  
**Cental Park**  
off Main St., Andover  
Chestnut & Bartlett Streets  
Sponsors: Andover Artists Guild, Inc. and  
The Town of Andover  
Cash and Prizes Awarded

Entertainment  
Calendar is on  
pages 35-36.

#### Greek Festival '93 runs tomorrow through Sunday

The community of Sts. Constantine and Helen Greek Orthodox Church of Greater Lawrence and Southern New Hampshire will present Greek Festival '93 Friday, Sept. 10, from 4 to 11 p.m., Saturday, Sept. 11, from 11 a.m. to 11 p.m. and Sunday, Sept. 12, from 11 a.m. to 6 p.m.

All festivities will be held in a giant tent on the church grounds at 71 Chandler Road, rain or shine.

There will be continuous Greek music, Greek food, fast foods featuring loucanico, gyros, etc. and a children's game room and

face painter.

Greek handbags and fishermen caps, jewelry, pottery and religious articles will be available and everyone will have an opportunity to visit the church, which will be open. One lucky person will walk away with a round-trip ticket to Greece, compliments of Olympic Airways, in "the mega-affle."

All community organizations - board of trustees, Philoptochos, PTA, Goya, Ahepa and Daughters of Penelope - have combined their efforts to present their biggest and best Greek Festival to date.

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## SOCIAL

### Andover Historical Society receives grant

The Andover Historical Society was one of 300 museums across the country to receive a \$26,000 grant from the Institute of Museum Services, a federal agency that offers general operating support.

President Jim Batchelder cheered the recognition of

excellence for Andover's historical museum and research center and states that now the board of directors could devote their energies to reach out into the community, bring in more members and promote the wealth of resources at the historical society."

Former treasurer Karen

Herman explained that "the society is now free to raise funds for the rehabilitation of the library and archives in the Smith Purdon wing."

New treasurer Karen Koch-Weser said, "With the grant, we can offer choices to donors for giving to either the

building or endowment fund."

The Andover Historical Society, a museum accredited by the American Association of Museums, is located at 97 Main St. Open hours are Monday through Friday, 9 am to 5 p.m. and Wednesday evenings until 8.

### Celebrate Women Sept. 11

Constance Malone, an image consultant with more than 12 years of experience in the field of image enhancement, will be the guest speaker at In Celebration of Women - 1993. Her presentation, "Your Image is Showing!", is a humorous reminder to women about the value of a good self-image.

In Celebration of Women - 1993 will take place Saturday, Sept. 11, from 8 a.m. to 3 p.m. at the Tewksbury-Andover Holiday Inn. Included in the fee of \$35 is a continental breakfast, gourmet lunch, health screenings, and a fashion show. The idea for the event is to give women in the area a day designed totally for them - a day to relax and spend time on themselves and their own interests. Registration is limited to 200 and will be handled on a first-come, first-served basis.

For more information, call the Saints Memorial Medical Center at 937-4766.

### HAPPY 1ST BIRTHDAY



Brendan Jiahon Wang



Rachel Ann Ferguson

Brendan Jiahon Wang turned 1 year old Sept. 8. He is the son of Jane and Yu-lin Wang of Andover. He loves to play with their pet cats, DoDo and Sable.

Fax it: 470-2819.

Happy 1st birthday, Sept. 12, to Rachel Ann Ferguson of Salem, N.H. Parents are Gerry and Lynn Ferguson. Rachel has two sisters, Michelle, 9%, and Colleen, 6%. She is the granddaughter of Ray and Claire Gauthier of Andover.

### University Women to hold membership tea

The American Association of University Women will hold its annual membership tea Sunday, Sept. 19, at 3 p.m. It will be held at 7 Belle Isle Way in Andover.

The AAUW offers grants to women for higher education and for special projects. The AAUW has started its third major social research project of recent times: a 10-year study, funded by the Educational Foundation, on the climate in the classroom. Prior studies included an extensive survey of students concerning sexual harassment in schools. The results of "Hostile Hallways" were released in May. The other recent study was concerned with equity in education for girls. The results of "Shortchanging Girls, Shortchanging America" will be offered to community groups in a formal presentation by AAUW members of the North Shore. A condensed copy of the study is available upon request.

The local branch of AAUW meets monthly from September to May. Membership is open to women and men graduates of four-year colleges and universities.

For more information or to place your name on the mailing list for future events, call 475-5282.

### Scenic bike ride is Sunday

Join the Andover Bicycling Committee on a scenic 25-mile bike ride Sunday, Sept. 12. The ride will begin at the town offices parking lot on Bartlet Street at 3 p.m. Riders will travel at a 14-15-mile-per-hour pace through sections of Andover, North Andover, Boxford and Topsfield and return to Bartlet Street between 5 and 5:30 p.m. Riders are asked to make sure they are comfortable with the pace and distance, since there will be few stops along the way. Helmets are required and anyone younger than 18 should be accompanied by an adult. For more information, call Jerry Sabath at 475-1159.

### AMC to hike Goldsmith

The Andover Appalachian Mountain Club will open its fall season with a three-mile hike through the Goldsmith Woodlands in Andover on Sunday, Sept. 12. The site is a 130-acre AVIS Reservation located on the shore of Fosters Pond. Dave Daub of Andover will lead the hike and the public is invited. Meet the leader at 1:30 p.m. at the reservation entrance along Route 28, 0.1 mile north of the Route 125 intersection.

The deadline for news & info for the next issue is 5 p.m. Monday, Sept. 13.

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Fall Session Starts Sept. 13th

NORTH READING  
K Of C Hall, 250 Main St., Rt. 28

* Mon/Wed.....	9:15 a.m.....	Kathi
Mon/Wed.....	4:00 p.m.....	Joanne
Mon/Wed.....	5:30 p.m.....	Julie
* Tues/Thurs.....	9:00 a.m.....	Julie
* Tues/Thurs.....	10:15 a.m.....	Joanne
Tues/Thurs.....	6:00 p.m.....	Donna
Tues/Thurs.....	7:10 p.m.....	Donna
* Fri.....	9:15 a.m.....	Kathi
* Sat.....	9:00 a.m.....	Donna

\* BABYSITTING

Julie 508/664/5829  
Joanne 508/475-9319

Kathi 508/664/3508  
Donna 617-942-7751

## Life-sized sculptures

(Continued from page 19)

Art in The Park show, which is sponsored by the Andovers Artists Guild, is a life-sized replica of her cats Marie, Smokey-Doo and a litter of five kittens.

"This is the first year I have worked with small sculptures. (Marie) is 11 inches long and the babies are two inches," said Ms. Harriman.

Her love of animals not only has inspired Ms. Harriman to copy their likeness in her work, but has also been a driving force in her efforts to raise money for the Massachusetts Society for the Prevention of Cruelty to Animals. During the past two Octobers the Harriman family has raised more than \$400 for the MSPCA through donations from spectators who visit their home to see the Halloween displays on the front lawn.

Her sculptures have also traveled around town to entertain residents at local nursing homes and have been featured in the town's Christmas parade.



Lisa A. Boudreau

► Babies celebrating their first birthdays, affiliated with Andover, may have their picture in the *Townsmen* free. It will appear in the issue dated the same week as baby's first birthday; it must be received by 5 p.m. the previous Friday.

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## Lisa Boudreau to wed Craig Wilson

Mrs. Theodore Boudreau of Andover announces the engagement of her daughter, Lisa Ann, to Craig M. Wilson of Andover.

Ms. Boudreau is the daughter of Betty Boudreau of Summer Street and the late Theodore Boudreau.

She is a graduate of Andover High School and the University of Rhode Island.

Mr. Wilson is a graduate of Andover High School and Springfield College.

The couple plan a fall wedding.



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Sue Friedman, ACE certified  
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Registration Begins  
Tuesday 9/14 at 7:00 p.m.  
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Sue Friedman. 470 - 1091 or  
Community Services, Andover, 470-3800 x 280

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# WORSHIP SERVICES

**Apostolic**  
St. Gregory  
Armenian Apostolic Church  
158 Main St.  
North Andover  
Der Gomidas Baghsarian,  
Pastor  
SUNDAY: 9:45 a.m. Morning prayer; 10:15 a.m. Badarak (Holy Mass).

**Baptist**  
Andover Baptist Church  
7 Central St., Andover  
Rev. Thomas Goldthwaite,  
Pastor  
THURSDAY: 7 p.m. Choir rehearsal.  
SUNDAY: 9:30 a.m. Sunday School all ages; 10:45 a.m. Worship. Child care provided.  
MONDAY: 7:30 p.m. Standing committee.  
TUESDAY: 7 p.m. Friendly Circle.  
WEDNESDAY: 7 p.m. Bible study and prayer.

Arabic Baptist Church  
3 Green St., Lawrence  
689-0444  
Rev. George Wakim, Pastor  
SUNDAY: 4 p.m. Worship.

Calvary Baptist Church  
Rev. Gregory E. Thomas  
13 Ashland St.  
Haverhill  
Serving the black community in the Merrimack Valley for 120 years.  
SUNDAY: 9 a.m. Fellowship, refreshments; 9:30 a.m. Sunday school for all ages; 10:50 a.m. Morning worship.  
WEDNESDAY: 7 p.m. Prayer meeting; 8:15 p.m. Pastoral Choir rehearsal (first and third Wednesdays).

THURSDAY: 6 p.m. Girl Scout troop meeting; 8 p.m. Sanctuary Choir rehearsal.  
SATURDAY: Noon. Youth/Children's Choir rehearsal, Women's Fellowship/Bible study (second and fourth Saturdays), Men's Fellowship/Bible study; 2 p.m. Adult Bible study (first and third Saturdays).

Good Shepherd Baptist Church  
3 Green St., Lawrence  
689-0444  
Rev. Rafael Hernandez, Pastor  
Rev. Jose Reyes, Associate Pastor  
FRIDAY: 7 p.m. Bible study.  
SUNDAY: 12:45 p.m. Sunday school; 2 p.m. Worship.

Judson Memorial Baptist Church, S.B.C.  
3 Green St., Lawrence  
689-0444  
Rev. Paul Temple, Pastor  
SUNDAY: 9:45 a.m.; 11 a.m. Bible study for all ages.

11 a.m. Worship; 6:30 p.m. Worship.  
WEDNESDAY: 7 p.m. Prayer service.

**Bible chapels**  
Andover Bible Chapel  
266 Lowell St., Andover  
475-4733  
SUNDAY: 9:15 a.m. BB; 11 a.m. Service and Sunday school.  
WEDNESDAY: 7:30 p.m. Prayer, praise and devotional. Nursery provided.  
FRIDAY: 7 p.m. Kids' Night for 5- to 12-year-olds; 7:30 p.m. Friday night Fellowship/Bible study.

Fellowship Bible Church  
625 Turnpike St.  
North Andover  
Pastor Joseph Stringer  
SUNDAY: 8:05 a.m. Fellowship time, WCCM; 9:15 a.m. Sunday school; 10:30 a.m. Morning worship; 6 p.m. Evening worship.  
WEDNESDAY: 7 p.m. Prayer meeting.

New England Bible Church  
16 Haverhill St.  
Andover  
Rev. M. E. Thompson III  
SUNDAY: 9 a.m. Morning worship service; 10:30 a.m. Sunday school; 6 p.m. Evening worship.  
WEDNESDAY: 7 p.m. Bible study and prayer.

**Catholic**  
St. Augustine Church  
Rev. Arthur Johnson,  
O.S.A., Pastor  
43 Essex St., Andover  
SATURDAY: 4 p.m. Mass.  
SUNDAY: Masses at 8 a.m., 9:30 a.m., 11 a.m., 12:30 p.m. and 5:30 p.m. Babysitting is

available in Good Counsel Hall during the 9:30 a.m. Mass.  
WEEKDAYS: Masses at 8 a.m. and noon, 10:30 a.m. First Friday (Oct. June).

St. Robert Bellarmine Church  
Rev. Arthur J. Driscoll,  
Pastor  
Haggetts Pond Road,  
Andover  
SATURDAY: 5 p.m. Mass.  
SUNDAY: Masses at 8, 9:30 and 11 a.m.  
Reconciliation: Saturday at 4 p.m. and after all week end Masses.  
Daily Mass: 9 a.m.  
Safeplace: Second and fourth Tuesday of every month in rectory at 7 p.m.

St. Joseph's Church  
22 High Vale Lane  
Ballardvale

SUNDAY: 10 a.m. Mass; 11:30 a.m. Mass.

St. Michael's Church  
Rev. Paul T. Keyes  
Pastor  
Rev. Steven W. Poltras,  
Parochial Vicar  
196 Main St., North Andover  
SATURDAY: Two Masses at 4:30 p.m.  
SUNDAY: Masses at 9 a.m., 10:30 a.m. (two) and noon.  
Daily Masses at 6:45 a.m. and 9 a.m.  
MONDAY: 7 p.m. AA meeting.

**Christian Science**  
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278 N. Main St., Andover  
SUNDAY: 10:30 a.m. Church services, Sunday school nursery available.  
WEDNESDAY: 8 p.m. Testimony meeting.

**Congregational**  
Free Christian Church  
Rev. Dr. Jack L. Daniel Jr.,  
Senior pastor  
Tim S. Boynton,  
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31 Elm St., Andover  
THURSDAY: 7:30 p.m. Senior choir.  
FRIDAY: 7:30 p.m. FACS.  
SATURDAY: 9:30 a.m. Praise group, Teachers' orientation.

(Continued on page 26)

## SECRETARIAL SERVICES

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## Congregation Tifereth Israel Andover and Lawrence A Conservative Synagogue of the Merrimack Valley High Holiday Services

Rosh Hashanah

Wednesday, September 15, 6:45 PM  
Thursday, September 16, 9:00 AM and 6:45 PM  
Friday, September 17, 9:00 AM

Kol Nidre

Friday, September 24, 6:15 PM

Yom Kippur

Saturday, September 25, 9:00 AM

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## Community forum at Old Town Hall explores religious differences

A community-wide program entitled "Respecting Religious Differences in our Schools: A Community Forum for Understanding" will be held Monday, Sept. 13, at 7:30 p.m. at Old Town Hall, 20 Main St.

The program, sponsored by the Merrimack Valley Jewish Federation in conjunction with the B'nai B'rith Women of the Mer-

rimack Valley and the Sisterhood of Temple Emanuel of Andover, will feature presentations by attorney Sally Greenberg, eastern states civil rights director of the Anti-Defamation League; Maureen Wark and Lurline Munoz-Bennett from the Massachusetts Department of Education; Kerry A. Costello, a member of the of Massachusetts Teachers Association board of directors; and Edward J. Finkel, acting executive director of the Merrimack Valley Jewish Federation.

Following the presentations, school administrators and area religious leaders will be invited to offer their observations. A question-and-answer period will follow. Lois Karfunkel, B'nai B'rith Women co-president, said, "This forum will address legal considerations, the impact of religious discrimination on students and staff, raising the consciousness of school administrators, teachers, parents and the community, and specific policies designed to enable students to meet their academic objectives and religious needs."

"This program seeks to address the alarming problem of discrimination and bias fac-

ing religious and ethnic minorities in our schools. Regrettably, more than one family has left the Merrimack Valley community, due to anti-Semitic harassment involving their child while in school," she said.

More than 1,700 anti-Semitic incidents were reported in the United States in 1992. Massachusetts ranked fifth in the nation. Anti-Semitic incidents on college campuses have more than doubled since 1988. Melvin

Salberg, national chairman of the Anti-Defamation League, stated recently, "Behind each of these statistics lies a community outraged, a family intimidated, an individual humiliated and demoralized."

Jeffrey D. Queen, Merrimack Valley Jewish Federation chairman of the board, commented, "As the new school year commences, parents and their teachers are encouraged to attend this informative evening discussion."

### Andover Unitarians resume church services

The Andover Unitarian Universalist Church will resume church services Sunday, Sept. 12, at 10:30 a.m. at 6 Locke St.

Church school will also begin, featuring an eight-week program called "Honoring Our Mother Earth," developed for 5- to 12-year-olds. The curriculum will enable children to appreciate the wisdom and gifts of Native American ways and ideas.

The Andover Unitarian Universalists draw from all religious traditions to help individuals find pathways to spiritual growth in community.

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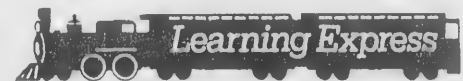
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# OBITUARIES

## Ernest E. Dagher Sister lives here

Ernest E. Dagher, 77, of Methuen, died Thursday, Sept. 2, at the Academy Manor Nursing Home in Andover, following a battle with cancer.

Mr. Dagher was born in Lawrence and graduated from Lawrence High School.

He was a sergeant in the Army Air Corps during World War II.

He retired in 1978 as a civilian employee of the U.S. Army, working as a supply technician at Fort Devens in Ayer.

Members of his family include his daughters, Nina J. Dagher and Linda A. Dagher, both of Miami, Fla.; sister, Alice Grady of Andover; nephew, Joseph De Petrillo of Bradford and several other nieces and nephews.

He was the widower of Gilda (De Petrillo) Dagher, who died in 1979.

Services were held at the Farrah Funeral Home in Lawrence.

Cremation will be at the convenience of the family.

Memorial contributions may be made to the Merrimack Valley Hospice, 1 Union St., Andover, Mass. 01810, or to the Holy Family Hospital Cancer Management Center, 70 East St., Methuen, Mass. 01844.

## Delores M. Carter Lived in Andover 47 years

Delores M. (Bertsch) Carter, 68, of 10 Boston Road died Thursday, Sept. 2, at Lawrence General Hospital.

Mrs. Carter was an active member of North Parish Unitarian Church in North Andover where she taught Sunday school for several years.

She was born in Beulah, N.D. She was raised and educated in North Andover and had lived in Andover for 47 years.

She retired eight years ago from Sweetheart Plastics in Wilmington where she was a packer.

Members of her family include her husband of 47 years, Robert W. Carter of Andover; son, Robert L. Carter of Windham, N.H.; daughter, Jean Jensen of Troutdale, Ore.; one grandson; two granddaughters; brothers, William Bertsch and Gordon Bertsch, both of North Dakota, Robert Bertsch and Benjamin Bertsch, both of Oregon, and Christ Bertsch of Washington; sister, Alice Bates of Oregon; and several nieces and nephews.

Services were held Tuesday at Edgerley & Bessom Andover Funeral Home. Burial was in Spring Grove Cemetery. Memorial contributions may be made to Merrimack Valley Hospice, 1 Union St., Andover, Mass. 01810, or to North Parish Church, 190 Academy Road, North Andover, Mass. 01845.

## Frederick Sullivan Was Punchard High grad

Frederick P. Sullivan, 82, of South Groveland, died Thursday, Sept. 2, at Massachusetts General Hospital.

Mr. Sullivan was born in Andover. He was educated in the Andover school system and was a graduate of Punchard High School.

Mr. Sullivan moved to Haverhill after he married in 1938, and then to South Groveland where he had been living for 20 years.

He was a driver at the former Henry Jenkins Trucking Company and retired from Hemingway Trucking Company. He was also a member of the Teamsters Union Local 25.

Members of his family include his wife, Jean H. (Mason) Sullivan of South Groveland; son, Frederick C. Sullivan of Newton, N.H.; daughters, Mary Ellen Routhier of Salem, N.H. and Lorna Hossack of Newburyport; sisters, Louise Makarewich of Boxborough and Alice Parsley of Andover; eight grandchildren; and eight great-grandchildren.

Arrangements were by Farmer & Sons Funeral Home, 106 Summer St., Haverhill.

## Anita Cristaldi Owned Lawrence market

Anita (Caltabiano) Cristaldi, 81, of 30 Railroad Ave. died Wednesday, Sept. 1, at home.

Mrs. Cristaldi was born in Catania, Sicily, Italy.

She and her late husband owned and operated Cristaldi's Market on Union Street in Lawrence for 25 years.

Mrs. Cristaldi also worked as a dressmaker at Berger's for 15 years and then at Grad's for five years.

She attended Holy Rosary Church in Lawrence and was an honorary member of St. Rita Sodality.

Members of her family include a son, Alfred Thomas Cristaldi of New Hampshire; daughter, Angela Sambataro Nagy of Methuen; eight grandchildren; and nine great-grandchildren.

She was the widow of Salvatore Cristaldi, who died in 1986. A Mass was celebrated Tuesday at Holy Rosary Church. Burial was in Immaculate Conception Cemetery in Lawrence.

Arrangements were by Cataudella Funeral Home in Lawrence.

## Dorothea A. Pollard Worked at IRS

Dorothea A. (LaGrange) Pollard, 78, of Derry, N.H., died Friday, Sept. 3, at Birchwood Nursing Home in Derry, N.H.

Mrs. Pollard was born in Lawrence. She had lived in Derry,

N.H., for 30 years.

She worked as a computer operator for the Internal Revenue Service in Andover until her retirement.

Members of her family include daughters, Dorothy Goldman of Salem, N.H., and Joyce Clark of Newton Junction; son, Allan M. Pollard Jr. of Manchester; five grandchildren; several nieces and nephews.

Mrs. Pollard was the widow of Allan M. Pollard Sr., who died in 1981.

A Mass was celebrated Tuesday in St. Thomas Aquinas Church in Derry, N.H. Burial was in Forest Hill Cemetery.

Arrangements were by Peabody Funeral Home in Derry, N.H.

Memorial contributions may be made to the charity of one's choice.

## Margaret Calderwood Was West Elementary teacher, assistant principal

Margaret H. (Beaven) Calderwood, 73, of Sudbury, formerly of Andover, died Friday, Sept. 3, at Massachusetts General Hospital in Boston after a brief illness.

Mrs. Calderwood was born in Rochester, N.Y. She was the daughter of the late Albert and Grace (Hadow) Beaven.

She attended Wheelock College and received a bachelor's degree from Columbia University in New York. She received her master's degree from Patterson State College in New Jersey.

She had lived in Andover between 1960 and 1985 and had been a teacher and assistant principal at West Elementary School before her retirement in 1979. That same year she received the Outstanding Educator Award for the state of Massachusetts.

Mrs. Calderwood was a resident of Sudbury since 1985. She volunteered for Baypath, a homecare service for the elderly. She was an active environmentalist and member of the Audubon Society and of Wellesley Congregational Church.

Members of her family include her sons, Daniel B. Calderwood of Seattle, Wash., Stephen B. Calderwood of Wellesley and Thomas N. Calderwood of Portland, Ore.; daughter, Judy C. Sizemore of McKee, Ky.; daughters-in-law, Kate Calderwood and Nancy Calderwood; son-in-law, Dennis Sizemore; five grandchildren, Cayla, Emily, Michael and Eric Calderwood and Robin Sizemore and her sister, Jean Abernethy of Stanford, Calif.

She was the sister of the late Robert Beaven.

Burial was in East Deering, N.H. Arrangements were by the J.S. Waterman and Sons - Waring Funeral Home in Wellesley.

A memorial service will be held

## Obituaries Pages 24-25

Vincent S. Belpedio, 77  
Margaret H. Calderwood, 73  
Delores M. Carter, 68  
Frances Castiglione, 72  
Anita Cristaldi, 81  
David Roger Crouch, 67  
Ernest E. Dagher, 77  
Dorothea A. Pollard, 78  
Frederick Sullivan, 82

Sunday, Sept. 12, at 2 p.m. at Wellesley Congregational (Village) Church.

Memorial contributions may be made to the American Diabetes Association, 40 Speen St., P.O. Box 1221, Framingham, Mass. 01701, or National Audubon Society, 700 Broadway, New York, N.Y. 10003.

## Vincent S. Belpedio Golden Gloves champ; was retired Textron Corp. executive

Vincent S. Belpedio, 77, of South Daytona, Fla., died Friday, Sept. 3, at his home.

He had lived in Andover before moving to Florida in 1974.

Mr. Belpedio was born in Bridgeport, Conn. In his youth he was a boxer and a Golden Gloves champion of Connecticut.

He was a retired executive from Textron Corp.

Members of his family include his wife, Ann Krapivnicki Belpedio of South Daytona, Fla., sons, Vincent L. Belpedio of North

(Continued on page 25)

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## OBITUARIES

### Vincent S. Belpedio

(Continued from page 24)

Andover and Garry V. Belpedio of Burlington; daughter and son-in-law, Arlene and Martin Solomon of Andover; sisters, Theresa Pistey and Loretta Silvia, both of South Daytona, Fla.; seven grandchildren, four great-grandchildren and several nieces and nephews.

A Mass was celebrated yesterday, Wednesday, at Our Lady of Peace Church in Stratford, Conn. Burial was in St. Michael Cemetery.

Arrangements were by Pistey Funeral Home in Stratford, Conn.

### Frances Castiglione Was inspector at Raytheon

Frances G. (Deacy) Castiglione, 72, of Lawrence and Hampton, N.H., died Saturday, Sept. 4, at Exeter Hospital in Exeter, N.H.

Mrs. Castiglione was born in Lawrence and educated at St. Rita's

Grammar School and St. Mary's High School. She was a graduate of Essex Agricultural School.

Mrs. Castiglione had lived briefly in Methuen before moving back to Lawrence 37 years ago. For the past five years she lived in both Lawrence and Hampton, N.H.

She was an electrical inspector for 20 years at Raytheon in Andover.

Mrs. Castiglione attended St. Augustine Church in Lawrence. She was a member of the International Brotherhood of Electrical Workers Local 1505 AFL-CIO. At one time she had been a Girl Scout leader for Troop 27.

Members of her family include a daughter and her husband, Janis and Manny Salesi of Derry, N.H., and Joanne E. Castiglione of Lawrence and Hampton, N.H.; son and daughter-in-law, A. Paul and Diane (Lanneville) Castiglione of Lawrence; mother, Ada A. (Quinlan) Deacy of Andover; brother and sister-in-law, Leonard and Rita Deacy, of Methuen and Hampton, N.H.; eight grandchildren; several nieces, nephews and cousins.

Mrs. Castiglione was the widow of Rocco J. Castiglione, who died last

month.

A Mass will be celebrated today, Thursday, at 11 a.m. in St. Augustine Church in Lawrence. Burial will follow in Immaculate Conception Cemetery in Lawrence.

Calling hours were scheduled for Wednesday, Sept. 8, from 7 to 9 p.m. at Pollard Funeral Home, 233 Lawrence St., Methuen.

Memorial contributions may be made to St. Augustine Church, 124 Ames St., Lawrence, or to the charity of one's choice.

### David R. Crouch Was avid outdoorsman

David Roger Crouch, 67, of Lawrence died Wednesday, Sept. 8 at his home.

Born in Lawrence, he received his education in the local schools.

He was a Navy veteran of World War II and retired in 1990 after 37 years as a machine operator at Raytheon.

He was a member of the United Methodist Church of Lawrence, the

AARP, the Raytheon Alumni Association and the IBEW Union.

Mr. Crouch was an avid outdoorsman and enjoyed camping.

Members of his family include his wife, Rita (Mignault) Dionne Crouch; sons, David P. of Methuen and William E. Dionne of Hampton, N.H.; daughter, Mrs. Jeffrey (Dianne) Hall of Andover; mother, Beatrice (Clark) Crouch of Methuen; brother, Alan A. of North Kingston, R.I.; sister, Mrs. Norman (Nancy) Rushton of Methuen; seven grandchildren and many nieces and nephews.

Services are scheduled for 11 a.m. tomorrow, Friday, at Allen-Mundry Funeral Home, 402 Broadway, Lawrence.

Burial will be in Elmwood Cemetery, Methuen.

Friends may call today, Thursday, Sept. 9, from 2 to 4 and 7 to 9 p.m. at the funeral home.

Memorial contributions may be made to Merrimack Valley Hospice, 1 Union St., Andover, Mass. 01810, or to Holy Family Hospital Cancer Management Center, 70 East St., Methuen, Mass. 01844.

## RELIGIOUS EVENTS

### Faith Lutheran Church schedules a celebration symposium and installation of pastor this weekend

Faith Lutheran Church on South Main Street will host a symposium on "The Future of Mainline Churches in America" on Saturday, Sept. 11, at 7 p.m. The symposium will be led by the Rev. Dr. Dennis Campbell, dean of

Duke University's Divinity School, and Dr. Theodore E. Long, provost and vice president for academic affairs at Merrimack College. The program is part of the celebration of Rev. Jonathan T. Heydenreich's installation as pastor of

Faith Lutheran, which will take place Sunday, Sept. 12, at 4 p.m. at the church.

The Rev. Campbell, who is Pastor Heydenreich's brother-in-law, is the author of *The Yoke of Obedience*, an evaluation of the ordained ministry,

and *Ethics and the Professions*. Dr. Long, a member of Faith Lutheran, is former president of the Association for the Sociology of Religion and the author of scholarly works on religion and politics, new religious movements and religious organization and change in America.

The symposium will take up the reported decline of membership and influence among mainline churches (e.g., Lutheran, Congregational, Methodist, etc.) and how they might revitalize themselves in the years ahead. The participants will also address how the churches are responding to new generations of believers and their life concerns, as well as controversial issues arising from

the church's role in contemporary society. Both symposium leaders will make presentations and the program will include discussion with the audience.

Refreshments will be served in Fellowship Hall at the conclusion of the symposium.

All members of the community are invited.

### Bereavement support group meets

Merrimack Valley Hospice offers an ongoing bereavement support group the second and fourth Mondays of each month. The group meets in the rectory of Sacred Heart Roman Catholic Church, 166 S. Main St., Bradford, from 7 to 8:30 p.m. Participants may enter and leave the group at any time, and no preregistration is necessary. For more information, call the hospice at 470-1615.

### Support for separated, divorced

"Caring Hearts," a support group for separated or divorced men and women, meets every Tuesday at Trinitarian Congregational Church, 72 Elm St., North Andover from 7 to 8:30 p.m.

For information, call 687-1757.

### Selichot evening concert at Temple Emanuel is Saturday

Temple Emanuel of Andover will introduce the High Holy Days season with a concert and service on Saturday, Sept. 11, the Saturday preceding Rosh Hashanah. The concert will begin at 8:15 p.m. and will feature light classical and popular Jewish music by pianist Morton Hyams and cellist Emanuel Feldman.

Mr. Hyams is music director of Temple Emanuel in Marblehead. He plays with a popular band, has composed a Purim cantata, published by Tara Publications, and has written an Alef-

Bet book published by K'Tav.

Mr. Feldman is a graduate of the Curtis Institute of Music. He has played cello with the Boston Symphony Orchestra and is principal cellist with the Boston Pops Esplanade Orchestra.

They will play music of Ernest Bloch and Robert Schumann and several selections of traditional Klezmer-style music and recent popular Israeli music.

The music will be followed by a brief service, led by Rabbi Goldstein, which will establish the penitential, contemplative mood of the Holy Days.

### Talk on Native American spirituality and ceremony in North Andover

John French of Rindge, N.H., a follower of Native American spirituality and ceremony, will speak on Thursday, Sept. 16, at North Parish Church, 190 Academy Road, North Andover, at 7:30 p.m. A freewill donation is requested at the door.

The meeting is sponsored by the Merrimack Valley Psi Symposium.

Mr. French has been drawn to Native American people since he was a child. The Native Ameri-

can way of life and thinking has become a way of life for him.

He plans to discuss the basis for the Native American faith, covering sacred ceremonies and rituals he has experienced. He hopes to bring other members of his spiritual group to relate their experiences and objects, crafts and artwork used during tribal gatherings and ceremonies.

For more information, call Suzanne Adams at 682-8585 or Howard Thomson, 683-1128.





## Education built on respect and innovation

(Continued from page 1)

Valley: Andover, North Andover, Lawrence and Methuen. It is one of the largest vocational technical programs in the state, with a four-year and post-graduate program, and full adult program, she said.

Because of the Education Reform Bill, Ms. McDonough has the same job she's had for the last two years - superintendent; but this year she assumes title and responsibilities of the principal, also. A resident of Wakefield, Ms. McDonough admits to being a bit of a workaholic, and that is how she will manage the dual responsibilities. She said she has more time now because she and her husband just sent their only child off to his third year abroad, to college in Ireland.

### Respect is the foundation

"Welcome to our school, where we are all connected by our respect for each other and our love of learning." This many-colored banner ringing the lobby welcomed students to the campus on River Road this week. It will remind them each day of the foundation of respect, which bonds together the students, teachers and staff in this academic community. According to Ms. McDonough, it includes respect for one's self, for others and everyone's property.

Wednesday, Ms. McDonough urged the freshmen to take charge of their education and to make a fresh start.

"We show them how to participate actively in their own learning. We show them all the wonderful things they can do and do well. We help them to be successful," she said.

### Innovation at the school

"I see our whole school working in teams," she said.

Team learning works for students, she said, and each homeroom will have a team of two teachers. This year professional development for teachers will take a team approach with the help of coordinator Eugene McCarthy.

During this school year the Technical School will participate in a Total Quality Management pilot program for the Massachusetts Department of Education, said the superintendent. Last year the school was selected as a training site for teachers using this new system of accountability.

### Education for the real world

"Kids are given a focus. We make sure that kids get a focus on real life and have real work experiences," said Ms. McDonough.

She said most students will stay in the Merrimack Valley and will use their skills in this community. Older students have the opportunity to work in area industries through work-study programs before they graduate.

According to Ms. McDonough, all programs have an advisory committee of experts in the community who meet monthly and suggest changes in the curriculum to keep up with state-of-the-



**'Kids are given a focus. We make sure that kids get a focus on real life and have real work experiences.'**

**Marsha McDonough, superintendent and principal of Greater Lawrence Technical School**

art technology. Teachers adapt in response to changes in the trades and technical fields, and keep students current with job requirements.

### Earning college credit

While at Greater Lawrence Technical School, students can earn college credit granted by several colleges in New England. Johnson and Wales, Newbury College and Endicott College offer credit for culinary arts studies. Northern Essex Community College has an agreement that gives these high school students credit for studies in electronics, industrial electronics, data management, machine technology and graphics. Similarly, Middlesex Community College and the Franklin Institute give advanced placement for expertise in several high-tech areas, said Ms. McDonough.

### Ms. McDonough is active in state

Ms. McDonough should know how to run an innovative school. She is heavily involved in Massachusetts school reform teams. She contributes to Lt. Gov. Cellucci's School-to-Work task force, which will issue guidelines this month.

In addition, she is a member of the state education commissioner's committee on core learning, which will set guidelines for what should be taught in public schools. They will begin to meet Saturday.

"I am lucky to represent the school at these meetings. We've been doing so much right for so long that it's going to help in the long run," said Ms. McDonough.

## Police officer's son stabbed while away at college

By Don Staruk

David L. St. Jean Jr., 21, son of Andover police officer David L. St. Jean, was stabbed but not seriously injured at a party near Fitchburg State College early Tuesday morning, Sept. 7.

The younger St. Jean, a 1990 Methuen High graduate, was treated at Burbank Hospital in Fitchburg for seven stab wounds, six in the back and one in the chest, along with some minor cuts on his chest before being flown to University of Massachusetts Medical Center in Worcester.

Doctors there determined the wounds did not puncture his lungs, and Mr. St. Jean was released the same day. He is recovering at home in Andover with his parents, according to Capt. Mark Louney of the Fitchburg police.

Curtis B. Herry, 21, of Hyde Park in Boston, a sophomore at the school, was arrested on campus after the incident and charged with the stabbing. He was arraigned Tuesday in Fitchburg District Court on charges of assault with intent to murder and assault and battery with a dangerous weapon (knife). He was held on \$2,500 cash bail and scheduled to be back in court on Thursday, Sept. 16.

Mr. Herry is also accused of stabbing Thomas R. Murray, of Westwood, a senior at the school, who was stabbed once in the left arm when he allegedly tried to intercede in the confrontation, according to Capt. Louney.

Police recovered a stainless steel pocket knife during a search after arresting Mr. Herry, but Capt. Louney

said Wednesday morning that it had not yet been determined if that was the weapon used in the assault.

The stabbing occurred at about 1 a.m. at a party on Gage Street in what Capt. Louney called a "college house," which has several students living in it. The house is in a thickly settled neighborhood adjoining the college, which is just outside of the downtown area. Police interviewed several students on Tuesday but Capt. Louney said no motive for the attack had been established. He did say that it was probably not a random act, and that an investigation would attempt to determine what led to the stabbing.

"We don't believe it was spontaneous," he said.

Fitchburg is a city of 43,000 residents and has its share of crime, Capt. Louney said.

"We have crime on a regular basis here," he said.

Mr. St. Jean lives in an apartment off campus, but Mr. Herry was living in on-campus housing, according to Michael Shanley, director of information services for Fitchburg State.

Mr. Herry has been suspended from the school pending a hearing. The school is attempting to determine what students, if any, held the party and some action could be taken against them as well, Mr. Shanley said.

Mr. St. Jean, a sophomore, is expected back at classes as soon as he is able to attend, according to Mr. Shanley. Classes at the campus began yesterday, Wednesday, Sept. 8.

## Train-whistle hearing is scheduled for Sept. 29

By Don Staruk

The continued public hearing on the blowing of train whistles in Andover will be held Wednesday, Sept. 29, at 10 a.m. in the offices of the Department of Public Utilities, 100 Cambridge St., Boston.

Town officials have been getting complaints since last fall when approximately 200 residents signed a petition in support of quieting the whistles. The complaints are that the whistles are being blown louder and more frequently than was past practice.

The train whistles are sounded

about 95 times during the week and 12 times during the weekend in Andover.

Selectmen petitioned the DPU for complete elimination of the whistle blowing. Residents had the opportunity to sound their views locally on the issue during the opening of the DPU hearing at Memorial Hall Library on July 21.

At the evidential hearing Sept. 29, both sides will present evidence for their arguments. The DPU will then consider the evidence and make a ruling.

**Women in Business: See page 9**

# Andover schools got off to a good start this week

(Continued from page 1)

Dick Neal, who began in August as the assistant superintendent of schools, said almost all the renovation work begun this summer was completed before classes began this week. The work that remains to be done will be finished this fall, but will not interfere with classes, he said.

The instructional focus systemwide this year will be on integrating new social studies curricula and promoting civic responsibility, said Dr. McQuillan. The school administration will also be integrating new policies mandated by the Education Reform legislation passed in June.

Some of the changes mandated by the new bill include a smoking ban, or use of any tobacco product, on school grounds by students and faculty. The ban even prohibits smoking in school parking lots and at sporting events. The new law also mandates tougher standards of student behavior and gives principals more authority to suspend students, said Dr. McQuillan.

## Early Childhood program at Shawsheen School

Enrollment in the kindergarten through grade-two Shawsheen School increased by about 50 students this year. As of Tuesday, the first day of school, 220 were enrolled. The kindergarten class jumped from 57 last year to 106 this year, said Terry Murphy, Shawsheen's administrator.

Students were greeted by a few new faces Tuesday. Frances Garon and Carol Hull began their first year as Early Childhood teachers at Shawsheen School.

This year's school theme, "We are all in this together," is a continuation of last year's ecology theme, said Ms. Murphy.

"Schoolwide, teachers will be incorporating conservation into the classroom activities and lessons," she said.

"In March the second-graders will present a play related to the theme," said Ms. Murphy, who is also the special projects coordinator for the school system.

Ms. Murphy will take care of the day-to-day administrative duties at Shawsheen this year. Last year those duties were handled by Carol Buchanan who is now teaching a morning and an afternoon kindergarten class, instead of splitting her time between teaching and administrative duties.

Almost all the renovation work scheduled at Shawsheen has been completed, said Ms. Murphy. Floor tiles were replaced, new carpeting was installed, and classrooms and hallways were painted. The school's windows will be replaced later this fall, she said.

## Bancroft Elementary School

Bancroft School celebrates its 25th anniversary this year. In preparation for the celebration this spring, students will learn about the school's his-

tory and its "unique" architecture, said Principal Debra Dunn. Repairs to the school's roof and skylights were made during the summer; and the parking lot was reconfigured, expanded and paved, she said. The entrance to the school was repaired and paved.

The instructional focus at Bancroft this year will be stepped-up efforts to integrate science into classes as much as possible and to expand last year's theme, "be a leader," said Ms. Dunn. Bancroft children will work with students from the High School on student government projects.

Each Friday Ms. Dunn will hold school meetings to discuss weekly topics. Tomorrow's topic will be getting off to a good start.

"Our theme is really two-fold," she said. "We want to expand projects that teach about our school logo - kindness, safety and learning - and we will be asking the students to remember their pleases and thank-yous. There will also be many collaborative efforts that encourage the children to take risks in learning new things and tackling challenging projects," Ms. Dunn said.

## Sanborn Elementary School

"The future is R's - respectfulness, responsibility and reflection," is Sanborn's theme this year, said Principal Jade Reitman. Students will hold class and school meetings and will expand their student-leadership program.

One way this already is happening is at the school's store, said Ms. Reitman. Students and parents opened the store last spring, but expanded it last month and sold school supplies to help children prepare for school this week, she said.

## South Elementary School

Principal Eileen Woods is one of the new faces at South this year. She was the principal at Sanborn Elementary School for a number of years before being appointed assistant superintendent for the 1992-'93 school year.

"I am really excited to be back as a principal," she said. "I have received such a warm welcome from the staff here."

Some of the other new faces at Sanborn are first-grade teacher Faith Goldstein, third-grade teacher Melissa Hurley, fourth-grade teacher Janet Regazio, fifth-grade teacher Amy Brady and library assistant Jane Sands.

Lydia Wise, a student teacher from Simmons College, will be an intern working with fourth-grade teacher Steve Jankauskas' class; and Patty Barrett, a health teacher at the High School, is an intern working with Ms. Woods to complete her principal-certificate training.

South Elementary School is 35 years old this year, and to celebrate its birthday the cafeteria staff will bake a birthday cake Friday. Each student will receive a piece at lunch, said Ms. Woods.



## West Elementary School

One of the first things students and parents will notice about West Elementary School is that the school has undergone a facelift, said Principal Charlie Friel.

On the inside, two Andover artists painted a 30-foot long, under-water mural on one wall of the cafeteria. The school's PTO paid for the project. Karen Wolfenden of Ridge Street and Emily Perkins of Foster Circle painted the mural of fish and other under-water life. Wendy Reynolds, owner of a design firm in town, coordinated the effort, said Sue Shepard, PTO vice president.

"Susan Rogers, an art teacher at the (Greater Lawrence Technical School), will be working with some of her students to paint the ceiling later on this year. It will look like the surface of the ocean if you were under water looking up," said Ms. Shepard.

On the outside, a lot of repair work that necessitated digging up of some of the school's grounds took place during the summer, said Mr. Friel. Landscaping plans are in the works to brighten up the school grounds, he said. Parents and students "will see a lot of dirt the first couple of weeks, but grass has been planted and I'm trying to devise a long-range plan for landscaping. The parents have been great. We have some wonderful gardeners who have already volunteered their expertise," he said.

## Doherty Middle School

Enrollment at Doherty Middle School increased from 555 last year to 604 this year. The largest increases are in the sixth and seventh grades, said Principal Floyd McManus.

Some of the administration's goals this year are to expand Doherty's community-service program, form a home-work club and recruit parents to stay after school with students four days each week to help with assignments, institute an effort honor roll to high-

light the importance effort plays in academics and to plan more intramural sports and clubs after school, said Mr. McManus.

There are a few new teachers at DMS this year. They are English teacher Patricia Cupp; English-as-a-second-language teacher Deana Bardetti; Spanish teacher Peter Hall, who returned to DMS after two years in Spain; guidance counselor Ann Bor; band teacher Mark Reppucci; and social studies teacher Peg Orlando.

## West Middle School

Enrollment is down at West Middle School, said Principal Sam Campbell, but not as much as administrators anticipated. Overall, the population is down from 625 last year to 612 this year, he said. Projections were for enrollment to be even smaller, but the sixth grade is up almost 40 students, to 218 this fall.

Almost all the renovations at WMS are completed. Dr. Campbell said school opened without any surprises. The industrial arts room will be completed by the end of this week; the team room should be finished later this month and all the school's windows will be replaced in October, he said.

The administration's goals this year are to write a vision statement for the school; expand the adviser-advisee program that groups teachers with about 15 students each, two times a week; improve communication between students, teachers and parents; and to continue mainstreaming special-education students into regular academic classrooms, said Dr. Campbell.

## Andover High School

The student body at Andover High School grew by about 30 students to reach 1,280 this year, said Principal Tim Thomas. The faculty also grew. Latin will be offered for the first time in more than a decade. James McCann will teach Latin II. (Latin I is offered at the two middle schools.)

Chandler Parker replaces a teacher who retired from the social studies department, and Betty Iannucci and Judy Goldsberg are the two new science teachers at the High School.

Mark Reppucci will divide his time between teaching band at the High School and at Doherty Middle School. Teresa Consentino is a new art teacher. She transferred from the elementary school level. Fred Borrello returned to the AHS business department after a one-year leave of absence.

Mr. Thomas said he is looking forward to some of the "positive changes" that he believes the Education Reform legislation will bring to the High School. One positive aspect, said Mr. Thomas, is the establishment of school advisory councils. This fall he will solicit students, parents and community members to staff an AHS advisory council that will "set goals for all aspects of school improvement," he said.

SEPTEMBER 9, 1993



# School just started and bus fees are a hot topic

(Continued from page 1)

the town are \$125,000 less than last year. The bus bid came in much lower than expected this year.

## Which students get to ride?

Andover provides free busing for kindergarten through grade-six students who live more than a mile and a half from their neighborhood school. State law does not require communities to bus secondary-school students, regardless of how far they live from school. Secondary-school students must pay the \$210 fee if they want to ride the bus, so must Shawsheen school students.

The town is not required to bus any students at Shawsheen School because it is a voluntary-enrollment program and not considered a neighborhood school, said Carol Znamierowski, school transportation coordinator. Parents were told when they registered their children for classes at Shawsheen that busing was not free. They were told, however, that they could pay the fee if they wanted their child to ride the bus, she said.

## Reduce just Shawsheen fee

In a first-pass action, the committee voted 5 to 0 Tuesday night to reduce just the fee for kindergarten students who ride the bus one way. One more vote will be needed to amend the fee policy. That vote is expected at the next regular committee meeting, on Tuesday, Sept. 21, at 7:30 p.m. in the school office building at Whittier Court.

Some kindergarten students attend the SHED (Shawsheen Extended Day-care) program before and after school. They can ride the bus in the morning and afternoon. The reduced fee would not apply to these students, said Mark McQuillan, superintendent of schools. It would only apply to those who ride the bus one way.

"The change would not apply to students (in other grades or at other schools) who choose to ride the bus one way," committee member Susan Jenkins said Tuesday night.

"This would only apply to those kindergarten students at Shawsheen where a mid-day bus is not available," she added.

According to David Reilly, school

business manager for the next two weeks and who then becomes town treasurer/collector, the fee reduction would only affect about 10 students. As of Tuesday, the school system had collected approximately \$188,000 in bus fees, said Dr. McQuillan. About \$1,050 of that would be returned to the parents of kindergarten students who ride the bus one way.

## Bus fees systemwide

Lloyd Willey, of Wedgewood Drive, wants to know why parents who pay \$210 to have their children ride the bus to school haven't received a refund. Busing costs are less than anticipated, he pointed out, and Andover will receive more state aid now that Education Reform legislation has passed. Mr. Willey is a member of the School Committee's subcommittee on finance and he pays for two of his children to ride the bus to school.

The School Committee is "asking for some people in town to subsidize the school budget. We are paying more than it really costs," Mr. Willey said during an interview earlier this week.

"If this was a legitimate fee, then when the \$125,000 lower bid came in, parents would get some of their money back. You can be assured that the extra money is going to pay for over-runs in special-education costs or other areas of the budget," he said.

Ms. Jenkins, who voted for the bus fee in the past and for the reduction on Tuesday night, said earlier this week that parents don't understand the impact on the whole system that cutting the fee would have.

"I can't see eliminating the bus fee or reducing it - regardless of money from the state government - until we have restored some of what we have lost over the past few years," said Ms. Jenkins, who listed her priorities as restoring the elementary library departments, schoolwide art and music programs and the high school technology department.

"Yes, it is an indirect tax. But, if I am made to choose between charging a busing fee or cutting these programs, I am going to choose the bus fee every time," she said.

"I understand their frustration. But,

many of the people who pay the bus fee are the same people whose children, as they get older, take advantage of the sports and other extracurricular activities free of charge. There are some tradeoffs here," said Ms. Jenkins.

Ms. Jenkins also said that even though increases in special education were anticipated and are in the budget, costs are going to exceed those planned increases. Money also will be needed to pay for staff-development programs that are mandated by the new Education Reform law, she said.

School Committee member Dick Muller is opposed to charging any bus fee. He and committee Chairwoman Susan Dalton do not support a systemwide fee, but they did vote for a reduction in the fee at Shawsheen.

"A small percentage of people are affected by this and their voices aren't very loud. The impression is that the fee is widely accepted and used. As far as I have learned, only about 40 percent of the people eligible to pay the fee actually do so. I don't think an address should decide who has to pay to ride the bus and who rides for free," he said earlier this week.

Mr. Muller said the town collected about \$200,000 from bus fees last year. That figure had to be deducted from the figure Andover submits to the state for transportation reimbursement, he said.

Andover lost \$81,000 in state reimbursement funds last year. Mr. Muller said he questions if charging a fee that netted the town \$120,000 is worth losing community goodwill. During the summer he proposed reducing the fee to \$125 per child, which he believes would increase the number of students opting to pay to ride the bus and increase the amount the town received in state reimbursement. His proposal did not receive School Committee approval.

Anne Litzenger, of Alison Way, said she has two complaints about the bus fee. First, she is fundamentally opposed to paying for a service that others in town do not have to pay for, and second, she is angry that parents are being asked to pay more than the service costs now that the transportation contract is less expensive.

"I feel a select group is being taken advantage of. A quasi argument could be made that the money makes up for what we don't get in reimbursement, but now with the extra state aid, I don't know if that argument holds true," she said.

Ms. Litzenger also has a complaint about the way the school system administers the fee program. She said last year her daughter was "never" asked to show her bus pass when she boarded the bus.

"She wasn't asked (Tuesday) morning either," said Ms. Litzenger.

Ms. Litzenger believes the one way fee now being considered for kindergarten students at Shawsheen School is a good idea that should be offered at the secondary level.

"There are a lot of after-school activities at the secondary level that don't finish in time for the kids to take the late bus home," so these students pay for two rides but only get one, she said.

Faye Pierce, of Blanchard Street, said she is so frustrated with the busing fee policy that she waited until Tuesday morning to pay for her two children's bus passes. "I did it out of protest," she said. "I thought transportation was covered by my taxes. I pay my taxes and so does someone who lives closer to school, but their children don't have to pay a fee to ride the bus."

"Now they tell me it is going to cost (the town) less. The money isn't going to just pay for transportation costs. It is going to pay for things like teachers' salaries. We are subsidizing the budget and I don't think it is fair," said Ms. Pierce.

She said she is interested to see what action the School Committee will take this month regarding the proposed reduction of the fee for Shawsheen kindergarten students.

"At this point I think (committee members) should reconsider a lot of things. I've waited and waited, and I've talked with a lot of people who feel the same way I do. But, I've come to realize that you and your coffee clique can't make changes by just talking amongst yourselves. It's time to talk to the people who make the changes," she said.

## What's available at the high school besides sports?

The number of after-school activities at Andover High School is growing. Several new clubs are offered this year. Besides girls' and boys' athletic teams, in which 60 percent of the students participate, there are 37 other extracurricular clubs to join, said Assistant Principal Ellen Parker.

The following is a list of activities and clubs offered this year:

**American Field Service** - Members explore cultural and ethnic diversity through group activities with AFS exchange students at the High School.  
**Community Service** - Members volunteer at a variety of local programs.  
**Amnesty International** - Members

assist the national program, which works to free persecuted people.

**Art Club** - Members meet with others to work on art projects, do community work or listen to guest speakers.

**Captains' Council** - Varsity team captains discuss athletics issues.

**Career Club** - Members use the school's computer and resource materials to research college and career opportunities.

**Chess Club** - New members learn the game from last year's members and play against members from the Merrimack Valley Chess Club.

**Circle of Friends** - Members work with special needs students at AHS.

**DECA** - Distributive Education Clubs of America provide marketing experience and opportunities to compete with other DECA students.

**Drama Club** - Sponsors student productions, workshops, fieldtrips.

**ECO Recycling** - Members improve their environmental awareness and help with the school's recycling efforts.

**GLEC** - AHS students work with special-needs students from the Greater Lawrence Educational Collaborative.

**Investment Club** - Members work with adults to explore investment strategies.

**Junior State** - Members learn

about government and the political process by conducting debates, issue forums and participating in non-partisan activities.

**Math Club** - Members hone their math skills and compete against other teams in the area.

**Model Club** - Members build and fly model air planes.

**National Honor Society** - Students who rank in the top 10 percent of their class can apply for membership in NHS. Membership is chosen by a faculty council and is based on scholarship, leadership, character and service. NHS

(Continued on page 42)

## EDITORIALS

### A new outlook for the schools

Usually, when the public schools open for a new beginning in the fall, the focus on what's new is teachers, or a new principal or perhaps a new learning program.

This year the public schools in Massachusetts open to a large and challenging "what's-new." The Education Reform Bill brings, yes, some confusion, but it brings challenges and good news, too.

Under the reform bill, principals are in charge of hiring new teachers with whom they will work. Previously, School Committees had the final say on hiring new teachers. Because we hold principals accountable for what happens in their schools, it makes sense that they should have the final say in who works for them.

Now, School Committee members will act more as policy-makers, which we believe to be a good idea, too. School Committees no longer have to spend time dealing with house-keeping items that should be left to individual principals and school staffs. Returning responsibility and some power to individual schools makes sense. Tell a person or a body of people that they are responsible for the outcome of their area, and they will perform with more drive, energy and enthusiasm than if the School Committee were telling them how to run their school.

The new bill brings more power to parents, too, a concept that should fly well in Andover. Here, many parents already are actively involved with schools, serving on parent-teacher organizations, sharing their expertise in classrooms, arranging field trips and so on. Students whose parents are involved with their school perform better, that has been proven. The challenge will be for principals to creatively challenge parents who are not involved with their children's schools to become active. The new bill mandates the creation of school councils - groups of administrators and parents who will form master plans for the schools.

So power has been returned to each school building, and we think that is a good idea. Now it is up to individual principals, staffs and parents to use the power well.



Lisa Adelsberger photo

Danielle Bruno attended the Teddy Bear Parade in The Park last month.

### Andover man elated at Lawrence news

By Perry Colmore

Andover resident Richard Hoffmann called Tuesday, all excited, wanting to share his news with his hometown newspaper.

Mr. Hoffmann, of 6 Cyr Circle, is assistant to the superintendent of the Lawrence public schools, a job he has held since 1986. One of Mr. Hoffmann's main duties is writing grants. In fact, he oversees about \$11 million in grants. Tuesday he learned that a seven-to-eight month effort of writing to apply for a \$2 million school grant paid off. Lawrence is the only school system in New England to be awarded one of the less than 50 such federal grants in the nation: The Magnet Schools Assistance Program.

"We are pretty excited about it," he said. "We competed with 200 cities, including New York and Los Angeles."

He said nine communities in Massachusetts applied for the grant.

The \$2 million - actually \$995,750

per year for two years beginning right now with this year - will be used to run magnet school improvement programs in six of the Lawrence schools.

Last year, said Mr. Hoffmann, the Lawrence schools had a similar grant but it was \$513,000 each year for two years, and that grant was used in four schools. This one will mean expanding to six schools, the same four plus two new ones.

I asked for an example of what comes from this grant and Mr. Hoffmann said the Arlington School will now have an antenna installed on its roof and it will link the school with schools around the world. So Arlington School children will be able to plug into learning programs from all over the world.

"It's like a pen-pal program via technology," explained Mr. Hoffmann, who was director of a Boston agency, Creative Educational Association, before he took his job in Lawrence. The charge of that agency was to help teachers make learning fun.

"We are just thrilled," Mr. Hoffmann continued. "All the money goes to the kids; no money goes into administration."

Mr. Hoffmann said administrators "just work a little harder" instead of using some of the grant funds to hire an administrator of the grant. He said probably 4,000 students in Lawrence will benefit from the grant.

The grant means six Lawrence schools will share 14 specialized teachers and hundreds of thousands of dollars in equipment and supplies, according to information Mr. Hoffmann faxed to me.

"Lawrence students will take part in unique activities such as applying math and science concepts through building motorized robots, using computers to establish pen pals throughout the world, taking a trip to Washington to learn about government first hand, and taking drama, music and crafts classes after school," to quote the fax.

The schools involved in the grant are Arlington, Bruce, Frost, Kane, Leonard and Oliver.

"The entire grant emphasized improving academic performance through creative activities, which students find very motivating," said Mr. Hoffmann.

Tuesday, the Lawrence School Department held a press conference to discuss the grant. Several dignitaries attended. Congressman Marty Meehan was "elated" at the news.

So are we!



Perry Colmore



Richard Hoffmann

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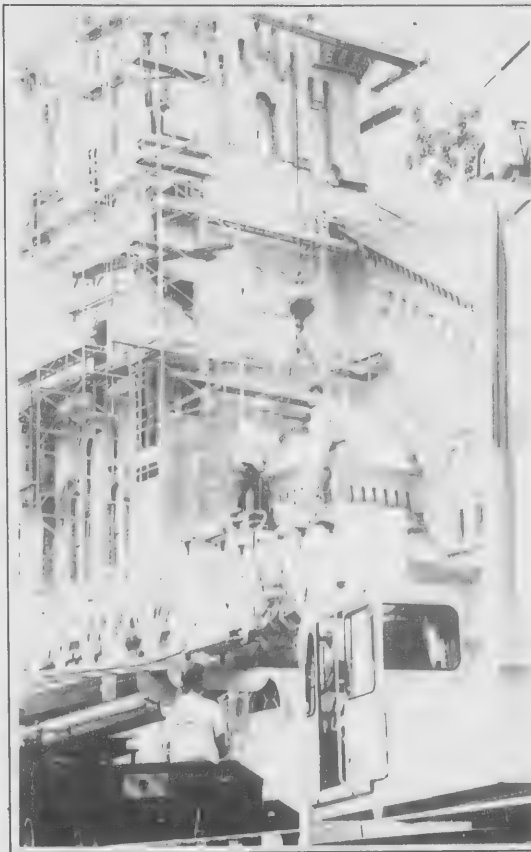


Photo by Lisa  
Adelsberger

It took most of the day Tuesday, but the spire to the South Church steeple, on Central Street, was returned to its place while scores of residents gathered to watch. The Rev. Dr. Calvin Mutti, senior pastor, made it to the clock tower, where he took videos of the event. The spire was due to be returned Sept. 1 but the crane company was not able to schedule a large crane to do the job on that day.

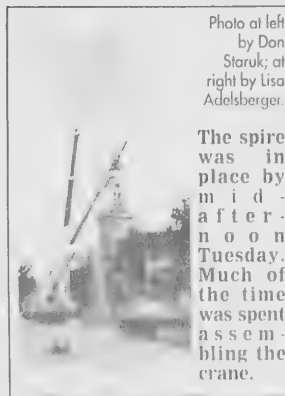


Photo at left  
by Don  
Staruk; at  
right by Lisa  
Adelsberger.

The spire was in place by mid-afternoon Tuesday. Much of the time was spent assembling the crane.



## SENIOR CITIZENS

By Sharon L. Souza

The next food commodity distribution will take place at the Senior Center on Monday, Sept. 20, from 10 a.m. to noon. All eligible seniors may pick up their commodities. If you have not registered for the commodity program and feel you qualify, stop in at the Senior Center and fill out an application.

The Healthy Weight Loss Series was so successful this past spring that we've decided to run it again. Maryanne Nicosia will present Part I, an eight-week program, on Tuesdays from 10:30 to 11:30 a.m., beginning Sept. 14. The cost is \$15. The course focuses on changes in eating and exercise habits. Ms. Nicosia will present a Part II series for those seniors who took Part I already. This eight-week program is a continuation of the information obtained in Part I and the goal is to enhance the skills and knowledge learned in Part I. The class starts on Thursday, Sept. 16, from 10:30 to 11:30 a.m. and the cost is \$15.

Kay Marsan will offer a 10-week line dancing class on Thursdays from 1 to 2 p.m., starting Sept. 16. Some of the newest line dances will be included. The cost is \$15.

Senator John O'Brien will hold office hours at the Senior Center on Monday, Sept. 13 from 9 to 10 a.m.

The Haven Associates will hold their monthly meeting Thursday, Sept. 23, at 1:30 p.m. at the Andover Commons. The stroke support group will

meet at the Senior Center on Thursday, Sept. 23, at 1:30 p.m.

The Andover/North Andover Chapter of AARP will meet at the Senior Center on Tuesday, Sept. 28, at 1:30 p.m. All senior members are invited.

The monthly "Supper Club" will meet on Wednesday, Sept. 29, at 5 p.m. Call the Senior Center for more information and to make your reservation.

Sgt. Brian Petullo of the Andover Police Department will present the Enhanced 911 program, an emergency response network, to the seniors at a lecture at the Senior Center on Monday, Sept. 20, at 12:30 p.m.

The Department of Public Health will present a lecture on bladder control on Monday, Sept. 27, at 12:30 p.m. at the Senior Center. The program will address the subject of urinary incontinence, which affects a large percentage of the elder population.

William Pokorski, a hearing specialist with MCL Hearing and Affiliates of Newburyport, will be at the Senior Center on Friday, Sept. 17, at 9 a.m. to offer free hearing screenings and minor hearing aid repairs free of charge to Andover seniors. Let us know if you'd like to schedule an appointment with Mr. Pokorski.

Get your raffle tickets for a beautiful hand-made oriental rug given by Doris Hudgins. Tickets are \$1 each, or six for \$5. You may purchase your tickets at the Senior Center. Proceeds will go to the building fund.

## RECYCLING

### Friday trash people to participate in curbside tin recycling program

By Virginia Cole

We are inching into a new phase of recycling. Tin cans are going to be picked up curbside for five weeks from people who have Friday collections. This is a pilot program by Waste Management to establish tonnage or additional time needed. After these results are obtained, we hope tin cans will be picked up all over town.

Those of you with Friday collection days can start putting tin cans in your blue recycling bin. These bins with cans as well as glass and paper will be picked up Fridays, Sept. 17, Sept. 24, Oct. 1 and Oct. 8 and the Friday route picked up on Saturday, Oct. 16.

As you are aware, we are prohibited by state order from sending tin cans to the incinerator with our regular trash. This order has not been fully enforced, but it soon will be. It is not necessary to prepare cans in any way for recycling; labels need not be removed.

However, for your own storage purposes, clean cans sit better in your storage room and flattened cans take up less room. Please start saving cans now if you haven't before. Friday people put them in the blue bin. The rest of us will

take them to West Middle School on the third Saturday of each month. Next time is Sept. 18, 9 a.m. to 1 p.m.

\*\*\*

Thanks to you who have written to the *Townsmen* about our inadequate recycling program. It is hard for us who worked to start this program 15 or more years ago to see it lag behind other communities now. The *Townsmen* agrees with us; lots of friends do - all we need is some more of you to push the town. We hope the selectmen read the paper, but in case they don't, letters or calls to them might help. Their names are Chairman Bill Downs, Charles Wesson, Jerry Silverman, Larry Larson and Jim Barenboim. They will receive mail sent to them at the town office building on Bartlet Street. Andover should be first in recycling again with tin and plastic picked up curbside; cardboard taken care of; leaf disposal made easier. Keep complaining and explaining.

Virginia Cole, president of the Andover League of Women Voters and a founding member of Andover Recycling, writes about recycling for the *Townsmen*.

## SENIOR MEALS

Here's what's for lunch at the Senior Center Sept. 13-17:

**Monday:** Salisbury steak with gravy, whipped potatoes, corn, Parker House roll, chilled peaches, milk.

**Tuesday:** Roast turkey with gravy and stuffing, cranberry sauce, mashed potatoes, peas, cornbread, pudding, milk.

**Wednesday:** Shepherd's pie with gravy, potatoes, wax beans, wheat bread, fresh fruit, milk.

**Thursday:** Baked stuffed shells

with sauce and meatballs, green beans, wheat bread and butter, cake with frosting, milk.

**Friday:** Homemade corn chowder, tuna salad roll, potato salad, ice cream cup, milk.

The Senior Center will serve chicken nuggets on Monday, Sept. 20, and roast beef, Tuesday, Sept. 21. For reservations, call 470-3830 before 2 p.m. on business day before lunch you plan to attend.

Menu is subject to change.



# Bruegger's Bagel Bakery denied stand-up tables

(Continued from page 1)

"We will not open with stand-up tables," said Bruce H. Miller, vice president of development for Bruegger's. "We're not here to fight any town."

Planners in June approved a special permit to Bruegger's after its owner, Jonathan Stilianos, reduced the number of seats in the planned establishment from 72 to 32. The reduction was made to comply with a town bylaw that requires businesses to provide parking for its customers, and Bruegger's has little or no parking.

But in revised plans, although the extra seats were removed, the tables were replaced with eight tables made for standing, which at four people each could accommodate 32 customers. That's a total of 64 customers, 32 more than planners had intended when they approved the special permit, according to Stephen Colyer, town planning director.

Board members agreed, sought an opinion from town counsel, Bob Zollner, and called the special meeting for Tuesday night to consider whether the addition of the eight stand-up tables violated the intent of the special permit. The three members present, including Chairman Hooks Johnston, Michael Miller and Susan Aloviseti, listened to five representatives of Bruegger's explain that the extra tables were part of a misunderstanding, then unanimously approved a

motion that said, in part, "The installation of stand-up tables or stand-up wall counters at Bruegger's 10 Main St., Andover, store would and will be a violation of" the special permit. The tables would constitute a "major violation" and would result in a stop-work order being imposed on Bruegger's.

Mr. Zollner's opinion stated that "The presence of the stand-up tables or stand-up counters would be a violation of the special permit 1993-10 because then Bruegger's would exceed the 32-customer occupancy density, for consumption of food on the premises, allowed by the Planning Board in the special permit; and, further, such tables and counters would not be in harmony with the general purposes and intent of the zoning bylaw."

"It is manifest, abundantly clear, from the minutes of the meetings and from the special permit itself that the Planning Board considered 72 seats to be 72 people, and an unacceptable density. This is emphasized by the board's reduction, by more than one half, in the number requested, down to 32," Mr. Zollner wrote.

Mr. Johnston told the group of Bruegger's representatives that, after reviewing the minutes of the meeting, no one could dispute that the intention of the board was to limit the number of patrons in the restaurant.

"There might be chagrin but not disagree-

ment," Mr. Johnston said.

The Bruegger's representatives said the stand-up tables were designed for patrons who would not be in the restaurant for a long time and that after looking through the building codes and bylaw, they didn't see any reason why the tables wouldn't be allowed.

"One of the things that strikes me is this was never a part of the

presentation to us," Mr. Johnston said.

Bruce Miller apologized to the board if it seemed as if there was any intent to deceive board members.

"There was not," Mr. Miller said.

Mr. Johnston said it wasn't the interior decor or type of tables that were of concern, but

(Continued on page 33)



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# Bruegger's denied

(Continued from page 32)

the number of patrons who could be served that was the issue.

Ralphine O'Rourke, an attorney for Bruegger's, said the company made a "major commitment" investing in the Main Street property once the special permit was approved, seeming to imply that it might not have signed the lease if it had known the stand-up tables were a problem.

Mr. Johnston explained that a letter was sent as soon as the issue came up, but that was "too late," the Bruegger's representatives said. By then they had signed a lease.

Planners disagreed with their argument.

"It was pretty clear what everybody was agreeing to," board member Mike Miller said of the special permit approval.

"I think what the board's intent is here is to have a 32-patron restaurant," Mr. Johnston said.

Michael Torrissi, attorney for Perfecto's Muffins and Bagels shop on North Main Street, said he attended every Planning Board hearing on the Bruegger's petition and asked why he didn't recognize any of the five Bruegger's representatives present Tuesday night. He pointed out that Mr. Stilanos, who was at all the other hearings, was not present and said Mr. Stilanos "was well aware that 32 people was what was agreed to."

(Mr. Miller, the attorney for Bruegger's, said after the meeting that Mr. Stilanos was at a hearing in another town.)

Mr. Torrissi said he and other businesses in town were watching closely and would be ready to put stand-up tables in their shops if they were allowed in Bruegger's.

Ms. O'Rourke said the bylaw was unclear and needs to be clarified in the future, but that as it is, "seat means seat, not patron."

"I understand your thought and maybe

we'll find out in court if that's the route you pursue," Mr. Johnston said.

Mr. Miller said Bruegger's would open as planned on Sept. 20, but that he didn't know what plans the company would pursue after that.

## Ensign Eric Hawn graduates

Navy Ensign Eric J. Hawn, a 1989 graduate of Phillips Academy, recently graduated from the U.S. Naval Academy in Annapolis, Md., and was commissioned to his present rank.

Ensign Hawn experienced four years of intensive academic, physical and professional training, culmi-

nating with a bachelor of science degree with a major in systems engineering.

The academy offers a curriculum of engineering, science and humanities to prepare midshipmen for a military career. Ensign Hawn will report for duty at Naval Air Station, Pensacola, Fla., for flight training.

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# ENTERTAINMENT CALENDAR

## THURSDAY, SEPT. 9

**Anything Goes** by Cole Porter. Giordano's Starlite Theatre, Route 97, Georgetown, opening night, performances Thurs., Fri. and Sat. evenings and Sun. matinees through Oct. 10; call for prices 352-7300.

Piano concert by Elaine Mawhinney, chair of Creative Arts Dept., sponsored by Life Long Learners of Northern Essex Community College, Bentley Library conference area, Northern Essex Community College, Haverhill campus; 2 p.m.; free; Claudia Lach or May DiPietro 374-3688.

**FRIDAY, SEPT. 10**  
Auditions for Confetti Kids, West Elementary School auditorium, 3:30 p.m.; for children grades 3-9, prepare a simple monologue and sing *America*; 794-3719.

**Greek Festival**, presented by Sts. Constantine and Helen Greek Orthodox Church, 71 Chandler Road; featuring Greek food, and pastry, music, games, dancing, vendors and more; free parking and shuttle buses from West Elementary School, Chandler Road Soccer Field and Greater Lawrence Technical School; 4-11 p.m., free.

**Coffee Talk** series, meet and talk with other widows and widowers, Jewish Family Service, 439 South Union St., Suite 1108, Lawrence; 10 a.m.; \$75 for the series or appropriate insurance; Sharyn Russell, 683-6711.

**Singles dance**, sponsored by Lexington Chapter of The Single Life, Knights of Columbus, 2068 Main St., Tewksbury; 8:30 p.m.-12:30 a.m.; 891-3756.

The Nerd by Ear



**Anything Goes** includes a touch of elegance aboard ship, at Giordano's Starlite Dinner Theatre through Oct. 10.

ry Shue, presented by Menagerie Theatre, Denworth Hall, Bradford College, Haverhill, opening night, Fridays and Saturdays, Sept. 10, 11, 17 and 18 at 8 p.m. and Sunday, Sept. 12 at 7 p.m.; \$8, \$6 students and seniors; 373-1999.

**Evening with Bill and Jackie**, concert featuring Bill Plante and Jackie Warren, Firehouse Center for Performing Arts, Market Square, Newburyport, 8 p.m.; \$10; 462-7336.

**SATURDAY, SEPT. 11**  
**Art in The Park**, 19th annual art festival and sale, featuring 120 artists, sponsored by Andovers Artists Guild, in The Park, Bartlet and Chestnut streets, 10 a.m.-4 p.m.; free; rain date is Sunday, Sept. 12.

**Trash 'n' Treasure**, presented by Andovers Artists Guild, in The Park, Bartlet and Chestnut streets, 10 a.m.-4 p.m.; free; rain date is Sunday, Sept. 12.

Trash 'n' Treasure

sure sale, sponsored by Creative Living Inc. to benefit retarded adults, 368 South Main St., 9 a.m.-4 p.m.; 682-0186.

**A Perspective of Deaf Culture** through Art exhibit opening and gala, Student Center, Northern Essex Community College, Haverhill, 7-10 p.m., Dr. Deborah Sonnenstrahl, chair of Art Dept. of Gallaudet University, speaker at 7 p.m.; \$12 in advance, \$15 at door; the art show at the Gallery is ongoing through the month of Sept.; 374-3701.

**Strolling through the Atmosphere** art exhibit, by Robert Alexander McDonald, Laura Knott Gallery, Bradford College, opening reception 3-5 p.m.; 9 a.m.-5 p.m. Mon.-Fri., 1-5 p.m. Sat. and Sun., through Oct. 5; Marc Mannheim 372-7161.

**Greek Festival**, 11 a.m.-11 p.m., see Friday's entry.

**New England Quilt Harvest**, show of 30 prize-winning quilts, New England Quilt Museum, 18 Shattuck St., Lowell; 10 a.m.-5 p.m.; \$3; 452-4207.

**Fourteenth annual banjo and fiddle contests**, sponsored by Lowell National Historical Park, Lowell Historic Preservation Commission and Regatta Festival Commission, Boarding House Park, corner of French and John streets, Lowell; banjo, fiddle and dulcimer workshops 10 a.m., banjo and fiddle contests noon-6 p.m.; free; 459-1000.

Giant flea market, fundraiser for Telephone Pioneers Chapter 78, AT&T parking lot, 1600 Osgood St. (Route 125), North Andover, 9 a.m., free parking; vendor space available \$10; 960-2307.



**Country auction of antiques and collectibles**, benefit for

Noni Karabinis serves up a plateful of moussaka at the Greek Festival at Sts. Constantine and Helen Church last year. This year's festival starts tomorrow afternoon.

Historical Society of Old Newbury, Upper Green of Newbury (Route 1A), 10 a.m., preview 9 a.m.; 462-2681.

**Faust**, Children's Theatre in Residence at Maudslay State Park, Newburyport, opening day, free performance; Sat. and Sun. 2 p.m. through Oct. 10; \$6; 462-2572.

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# ENTERTAINMENT CALENDAR

(Continued from page 35)

**Hamill and Diane Taraz in concert,** Crossroads Coffeehouse, North Parish Church, corner of Great Pond Road and Mass. Ave., North Andover; 8 p.m.; \$7; Debb Putnam 474-8925.

## SUNDAY, SEPT. 12

**Walking tour of Shawsheen Village,** sponsored by Andover Historical Society and Andover Appalachian Mountain Club, meet tour leader Warren Lewis at parking lot at North Main and Haverhill streets; 1:30 p.m.; 475-2236.

**Bicycle ride,** 25 mile ride through Andover, North Andover, Boxford and Topsfield, sponsored by Andover Bicycling Comm., meet at town office parking lot on Bartlet St., 3 p.m.; helmets required and anyone younger than 18 should be accompanied by adult; Jerry Sabath 475-1159.

**Hike through Bessie Goldsmith Woodlands,** sponsored by Andover Appalachian Mountain Club, meet leader Dave Daub at entrance on Route 28, 0.1 mile north of Route 125; 1:30 p.m.

**Trash 'n' Treasure sale,** sponsored by Creative Living Inc. to benefit retarded adults, 368 South Main St., 9 a.m.-3 p.m.; 682-0186.

**Needlepoint design class** with British author Karen Elder, Stitches of the Past, 68 Park St.; noon; novice and experienced embroiderers welcome; \$35 including supplies; 475-3968.

**Greek festival,** 11 a.m.-6 p.m., see Friday's entry.

**River day,** sponsored by Shawsheen Watershed Environmental Action Team to benefit relief for flood victims in the Midwest, Scott Braciska Memorial Scholarship Fund

and Shawsheen Meadows Wildlife Refuge, canoe races, raft rides, and music, Knights of Columbus Hall, Route 38, Tewksbury, 2-6 p.m.; 851-9505, 851-4094.

**New England Quilt Harvest,** show of 30 prize-winning quilts, New England Quilt Museum, 18 Shattuck St., Lowell; noon-5 p.m.; \$3; 452-4207.

**Karlins & Co. Dancers at the Edge of Time performance,** benefit for Women's Crisis Center of Newburyport, Firehouse Center for the Performing Arts, Market Square, Newbury-

port; \$10, \$8 seniors and students; 462-7336.

## TUESDAY, SEPT. 14

**Fall sign-up social,** sponsored by the Newcomers Club of the Andovers, Old Town Hall, 20 Main St., 7:30 p.m.; all new residents of the Andovers are welcome; Barbara O'Connor 975-1218.

## WEDNESDAY, SEPT. 15

**Turkey Town Trotters Square Dance Club,** classes for beginners with caller Stan Kandrut, Community Center, Johnson St., North Andover, 8-10:30

p.m.; 682-3280, 682-2403, 688-5041.

## THURSDAY, SEPT. 16

**Talk on Native American spirituality,** by John French, sponsored by Merrimack Valley Psi Symposium, North Parish Unitarian Church, corner of Great Pond Road and Mass. Ave.; 7:30 p.m.; freewill donation; Suzanne Adams 682-8585, Howard Thomson 683-1128.

**Picture It: Lowell Goes to the Movies exhibit,** sponsored by Lowell Historic Preservation Comm., Patrick J. Mogan Cultural Center, 40 French St., Lowell; opening night 7-10 p.m.;

exhibit Tues.-Sat., 10 a.m.-4 p.m. through Nov. 21; free; 458-7653.

## SATURDAY, SEPT. 18

**Sweating to the Oldies with Richard Simmons,** aerobic workout and luncheon, sponsored

by Ladies of Merrimack, Volpe Sports Center, Merrimack College, 11 a.m.; \$35; Maureen Lanigan 837-5448.

**Japan-America Friendship Concert in honor of Joseph Hardy Neesima,** featuring Doshisha University Glee Club

and Clover Club, Phillips Academy Chamber Orchestra and Community Chorus, and Andover Newton Friendship Concert Chorus, Symphony Hall, Boston; 8 p.m.; \$50 patrons, \$25 and \$15 general seating, \$10 students.

# Dining Guide



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## SPORTS

## Junior Warriors win game

Andover Junior Warriors participated in the North Reading Tournament and dominated a team from Holliston for a 6-0 win in the first game. Victoria Costello, Barb Cantos, Laura Orlando and Kristy Keller led the defense. Sara Muller and Charlotte Muller had two goals each while Costello and Noelle Blank had one each. Courtney Barron, Kim McKew, Muller, Blank, Costello and Megan Roth were credited with assists. Jessie Smith controlled every area of the field she played.

Booster of the week: Brenna O'Connor and Julia Viola.

Andover faced a tough team from Pittsfield in the second game and won 2-0. Goals were scored by Sarah Muller, on an indirect kick, with her sister, Charlotte, assisting, and by Charlotte with Megan Roth assisting. The defense was led by Barb Cantos, Bethany Caruso, Kristy Keller, Victoria Costello, Julie Litzenberger and Laura Orlando. Goalie Julia Viola allowed only four shots on goal. Courtney Barron, Noelle Blank, Kim McKew, Brenna O'Connor and Jessie Smith controlled the middle of the field.

Andover won its third game 8-1 over an out-classed North Reading team. Andover played most of the game with fewer than 11

players on the field, at times as few as six, against a full-field opponent. In addition to Andover's usual scorers, Brenna O'Connor, Victoria Costello and Barb Cantos, who normally play defense, all scored.

Andover was matched in the semifinal game against a strong Dalton team which had upset top seeded Winchester to gain the finals. Andover controlled the first half and Dalton the second to end the first half with no score. Andover dominated the second half to win 2-0. Julia Viola made two outstanding saves at goal. Julie Litzenberger, Barb Cantos, Victoria Costello, Kristy Keller and Bethany Caruso supported Julia. Sarah Muller scored on a perfectly-placed penalty shot and Jessie Smith, who had been held in check, broke loose with a goal off a perfect pass from Charlotte Muller. Megan Roth, Noelle Blank, Courtney Barron, Laura Orlando, Brenna O'Connor and Kim McKew added to the offense.

The stronger, bigger, faster, more experienced Winchester team dominated the championship game from the start and won 5-0. Barb Cantos, Courtney Barron, Victoria Costello, Julie Litzenberger and Julia Viola played outstanding defense.

## Chiungos top seed in tennis championships

Dean Chiungos, 14, of Andover has competed in three sanctioned championship tournaments in August and emerged with a 13-2 record.

Dean was seeded number one in the USTA/New England-sanctioned Westford Junior Tennis championships in Westford Aug. 6-8. He dropped seven games in the quarterfinals, semis and finals to win the title.

The following week, Dean played up in his age division to compete in the boys' 16s in the Kingsbury Club Junior championships in Kingston. He eliminated the number-three seed in the quarterfinals, but had to retire the following day in the semifinals due to an injury.

Dean was one of several hundred players in the week-long annual New England Open in Cheshire, Conn., Aug. 23-27. He was seeded fifth in a draw of 128

boys. He defeated the number-four seed from Connecticut in two quick sets in the quarterfinals but lost in the semifinals to the second seed, also from Connecticut, in a grueling three-hour midday match.

Dean also competed in doubles at the New England Open with his partner, Damon Accardi of Wilbraham. They eased past their early round matches and played a close match in the semifinals to win in three tight sets. They had a quick two-set victory over their opponents in the finals who had defeated the top doubles seeds. This win establishes Dean and Damon as the number-one doubles team in New England.

Dean is warming up for the National Indoor National Qualifier tournament to take place in Canton, Conn., in mid-September. He will start his first year at Phillips Academy.

## Fall sports preview: Season begins today at AHS

By Rick Harrison

The Andover High fall sports season opens this afternoon when the Golden Warrior golf team hosts non-league neighbor North Andover in a dual match at Indian Ridge Country Club.

Tomorrow night the football team hosts Lawrence High at Eugene V. Lovely Field, with the kickoff scheduled for 7 p.m.

Next week things shift into high gear as the AHS field hockey team plays at Methuen on Monday afternoon (3:30 p.m.), while the golf team plays Greater-Lawrence Regional at Hickory Hill GC (3:30), boys' soccer hosts Chelmsford (7 p.m.) and girls' volleyball is at Lowell (6:30 p.m.) on Tuesday.

Girls soccer is at Chelmsford next Wednesday night (7 p.m.), and girls' swimming opens one week from tomorrow when Lowell comes to the Greater Lawrence Regional Vo-Tech pool for a Friday meet (3:30 p.m.).

The boys' and girls' cross country squads join the party the following week, with the boys at Central Catholic on Wednesday, Sept. 22 and both teams at Chelmsford on Wednesday, Sept. 29.

Following are capsule previews of the 1993 Andover High football, boys soccer, girls soccer, field hockey, volleyball and golf teams.

Similar previews of girls swimming and cross country will follow next week.

## FOOTBALL

Record Last Year: 7-3-0.

1993 Candidates: 71.

Key Graduates (college): Steve Shepard (Villanova), Sean O'Leary

**'Although every team in our league is in the same situation, I don't like having just two weeks and two days of pre-season practice. You can't prepare a team properly in that short length of time.'**

**Dick Collins**  
AHS Head Football Coach

(UNebraska-Kearney), Colin Arsenault (Bentley), J.P. Ciruso (UTampa).

Seniors Lost: 23.

Starters Lost: 10 offensive, 10 defensive.

1993 Captains: Toby Guzowski, Phil Smith, Paul Allard.

Returning Starters (yr., pos., hgt., wgt): Jeff Brammer (sr., qb, 6'1", 175); Toby Guzowski (sr., lb-hb, 6'2", 200).

Other Lettermen: Phil Smith (sr., og, 6', 210); Paul Allard (sr., oe-dhb, 5'10", 170); Dave Jorgenson (sr., hb-dhb, 6'2", 165); Sean Fitzpatrick (jr., dline, 5'11", 180); Steve Meunch (jr., ot, 6-4, 235); Chris Brown (jr., de, 6'3", 180).

Promising Veterans/Newcomers: Brian Marshall (jr., oe, 5'10", 160); Dana McCann (soph., fb-de, 6'3", 190); Andy Shubman (sr., fb, 5'8", 160); Eric Thompson (jr., qb-dhb, 5'9", 155); Peter Daniels

(jr., qb-lb, 5'8", 160); Chris Dunn (soph., ot, 5'11", 220); Mike Dalton (jr., og, 5'11", 195); Spencer Wendt (jr., ctr., 6', 205); Dana DiFiore (jr., hb, 5'8", 160); Jeff Arsenault (jr., hb, 5'7", 140); Bob Minasian (jr., hb, 5'9", 160); Sam McLellan (sr., de, 5'11", 180); George Secchiarioli (soph., lb, 6'2", 220); Jason Dalton (soph., dline, 6'1", 250); Andy Lynch (soph., dline, 6', 240); Brian Cronin (soph., dline, 6', 215); Brian Hough (sr., oe-dhb, 5'10", 175); Vivek Channamesetty (jr., oe-db, 5'11", 165); Scott Savage (jr., oe-dhb, 6'1", 185); Josh Hancock (jr., ot-de, 6', 210); Pat Harding (jr., oe-de, 6'2", 185); Joe King (jr., og, 5'8", 185); Bob Lane (sr., fb, 5'7", 150); Scott Robb (jr., fb, 5'10", 155); Jamal Leach (jr., oe, 5'11", 150); Adam Gray (jr., oe, 5'7", 145).

Coach Dick Collins (35th year): "If we can get everyone back healthy I think we'll have a strong passing game, with Jeff Brammer returning at quarterback and several veteran receivers.

"We have size in the offensive backfield, including a couple of 190-200 pounders, and defensively we'll be a very aggressive team.

"Our obvious weakness is inexperience. The line is young on both sides of the ball. We have just eight seniors on the roster, and only five of them have seen varsity playing time.

"Although every team in our league is in the same situation, I don't like having just two weeks and two days of pre-season practice. You can't prepare a team properly in that short length of time. You practice every day with a crash program and it becomes counter-productive.

"I was in Texas recently and they do it right. The high school teams start pre-season workouts on August 2 for a September 4 opener. The way Massachusetts does it is out of control, and hopefully we can initiate reforms soon.

"I'm very happy with the new league schedule, where we play every other team. I didn't like ending the North Andover rivalry, but at least now we'll have a reasonable amount of time to prepare for the Thanksgiving Day game.

"I think the Merrimack Valley Conference will be very strong once again, with Chelmsford and Central Catholic the toughest of the bunch."

Stats & Facts: Jeff Brammer threw three touchdown passes last year and scored four TDs himself ... Either Brammer or Dave Jorgenson will do the punting, while the battle to succeed placekicking standout Scott Henry (27 PATs last fall) is raging between a pair of talented underclassmen: sophomore Chris Richter and freshman Brian Tisbert. Richter is also a varsity candidate at halfback and Tisbert at quarterback ... Jorgenson, one of the premiere hurdlers in the state during track season, is 20 pounds lighter this year (185-165). He dropped the extra weight to increase his speed. "Dave fooled me. He's a much better athlete than I thought when I first saw him last year," said Collins ... Phil Smith started four games in the offensive line last year and then went down with a knee injury ... Mike Dalton is the sixth member of his family to play for Coach

(Continued on page 38)



# Sports preview: Football, soccer, field hockey, volleyball, etc.

(Continued from page 37)

Collins. Jason Dalton is no relation ... Jorgenson suffered a shoulder injury in pre-season practice and is questionable for tomorrow night's opener. Earlier this week team officials were still searching for a brace that would allow him to play ... As he begins his 35th year at Andover High, Collins is surpassed in Merrimack Valley Conference seniority only by Dracut's Ed Murphy who is currently in his 48th consecutive season with the Middies. This is Coach Collins' 39th year coaching overall ... The Andover schedule in bottom-heavy, the final three games against anticipated powers Chelmsford, Billerica and Central ... Joining the varsity coaching staff this fall are Ken Maglio and Scott Petrie, while John Barry Jr. will assist Ken Pellerin at the freshman level. Glen Alsop has stepped down ... A scheduled scrimmage with Reading High was washed out by last Saturday morning's "monsoon rains," the Rockets' practice field unplayable when Andover arrived.

**Injury Report for Lawrence Game:** Dave Jorgenson (shoulder), status questionable; Paul Allard (hip-flexor), should play; Brian Marshall (hamstring), should play; Bob Minasian (pulled muscle), doubtful.

**Assistant Coaches (responsibilities):** Joe Iarrobino (defensive coordinator); Joe Celia (quarterbacks, defensive backs); Justin DeMarco (offensive backs); Ken Maglio (offensive line); Scott Petrie (defensive line); Peter Reilly (kickers, special teams); Ken Pellerin (freshmen), John Barry Jr. (freshmen).

**Scrimmages:** Greater Lowell Regional, Reading (cancelled), Salem, Ma. (passing scrimmage).

**Coach Collins' MVC Picks:** Chelmsford, Central Catholic.

**Season Opener:** Friday, Sept. 10 vs. Lawrence (7 p.m., Lovely Field).

## BOYS SOCCER

**Record Last Year:** 15-4-2, 2nd MVC Large School, EMass. Tournament North Sectional semifinalist.

**1993 Candidates:** 55.

**Starters Lost:** 10.

**Key Graduates (college):** Josh Nelken (UNH), Keith Selvittelli (Mercyhurst, Pa. College), John Martin (Boston College), Kevin Nusky (Roger Williams), John Desmond (Plymouth State), Matt Reghitto.

**1993 Captain:** Quang Nguyen.

**Returning Starters (yr., pos):** Quang Nguyen (sr., forward-midfield).

**Returning Lettermen:** Dave Poulo (sr., midfield); Lyle Morgan (sr., forward-midfield-defense); Rob Weisman (sr., defense); Eric Pisick (jr., defense); Chris Sintros (sr., goal); Dave Charland (jr., goal).

**Promising Newcomers:** Sean Rodrigues (soph., midfield-forward); Dan Small (sr., forward); Dan Queen (sr., midfield); Dave Mazin (jr., defense); Dave Stutz (sr., midfield-defense); Will Hall (sr., midfield); Shawn Hadley (sr., forward-midfield).

**Coach Dave Amundsen (19th**

**year):** "We graduated 10 starters, but we can't really call this a building year because we have 14 seniors.

"There is depth and equality on the squad, so if we should get injuries there won't be any dropoff in ability with the replacements.

"We're looking for several players to take charge and assume the leadership role.

"Offense is a question mark, although I'm expecting Quang (Nguyen), Dan Small, Lyle Morgan and Sean Rodrigues to provide scoring.

"The junior varsity team did very well again last year and those players should make a smooth transition to the varsity.

"We did a good job in our first scrimmage, beating Reading 5-0, but they were missing their top scorer and their goalkeepers had a tough day.

"We have a tough opening opponent in Chelmsford. They had a rare rebuilding year last fall, but should challenge for the title again this season.

"Lowell has most of its championship team returning, Central Catholic will be strong, and we hope we're a team to be reckoned with as well."

**Stats & Facts:** Coach Amundsen's Warrior teams have qualified for the tournament 15 of his 18 years at the helm, and have missed only once since 1980 ... Last year goaltenders Matt Reghitto, Chris Sintros and Dave Charland chalked up 11 shutouts ... Andover defeated Middlesex League powers Belmont (2-1) and Winchester (2-1) in last fall's tourney before losing a tough 3-2 decision to undefeated eventual State Division 1 champion Westford Academy ... Quang Nguyen, who suffered an ankle injury in last year's tournament, was Andover's assist leader and second high scorer (behind Josh Nelken) last season with seven goals and 10 assists ... Lyle Morgan had five goals and five assists in 1992, while Dave Poulo scored two goals and added two assists ... Goalkeepers Chris Sintros and Dave Charland combined to play 10 games last year when No. 1 man Matt Reghitto was out with injuries ... Shawn Hadley missed last season with an injury ... The Warriors were expected to elect two additional captains this week ... Andover scrimmages Masconomet Regional at home tomorrow and travels to North Andover on Saturday ... Graduates Josh Nelken and Keith Selvittelli have made their respective college soccer teams as freshmen, Nelken at University of New Hampshire and Selvittelli at Mercyhurst College in Erie, Pa.

**Assistant Coaches:** Mike Wartman (JV), Charlie Labelle (freshmen).

**Scrimmages:** Reading, Wakefield, Masconomet (tomorrow), North Andover (Saturday).

**Coach Amundsen's MVC Picks:** Lowell, Chelmsford, Central Catholic.

**Season Opener:** Tuesday, Sept. 14 vs. Chelmsford (7 p.m., Lovely Field).

**Girls Soccer**

**Record Last Year:** 12-4-3, 2nd in

MVC and qualified for EMass. Tournament.

**1993 Candidates:** 40.

**Starters Lost:** 8.

**Key Graduates (college):** Hilary Recesso (Udelaware), Becky Levine (UWisconsin), Rachel Roberts, Alyssa Sonntag.

**1993 Captains:** Amy Pierro, Robin Lapointe (assistant).

**Returning Starters (yr., pos):** Kim Kelly (jr., goal); Sue Cookson (soph., defense); Amy Pierro (sr., midfield).

**Injured Starters:** Vanessa Blank (soph., forward); Jenn Munroe (soph., forward); Buffy Sonntag (jr., forward), all three out for season with knee injuries.

**Other Lettermen:** None.

**Promising Newcomers:** Robin Lapointe (sr., midfield); Angie Roux (sr., defense); Katie Ryan (sr., midfield); Alison Georgian (sr., midfield); Sarah Paskowsky (sr., midfield); Crissy Donovan (sr., forward); Amy Baggeroer (sr., forward); Rachel Buonopane (sr., defense); Jen Griffin (jr., midfield); Carolyn Vallee (jr., defense); Randi Spiegel (soph., for); Christine Contos (soph., defense); Susan Ashlock (soph., defense); Missy Famiglietti (soph., forward); Meghan Lynch (soph., goal); Liz Salvia (soph., midfield); Jen Murnane (fresh., forward).

**Coach Dick Loschi (9th year):** "The strength of our team should be the keepers and defense. I believe we'll hold our own defensively in the league, and we've worked hard on that part of the game during the pre-season.

"We're weak at putting the ball away, however, and losing Vanessa Blank (seven goals last year), Jenn Munroe (seven goals) and Buffy Sonntag (three goals) certainly didn't help the offense. If we could put the three injured girls back in the lineup we'd be in good shape on the attack.

"I'm anticipating quite a few 1-0 games, provided we don't get lazy on defense. Missy Famiglietti and Jen Murnane have the potential to score consistently, and Randi Spiegel (track sprinter) will add some speed.

"The girls are very enthusiastic, very together as a team and very competitive.

"September will be the key month for us. If we can play at least .500 ball during that stretch we should make the tournament.

"We don't have any 'big names' but a lot of the younger girls enjoyed success at the freshman, junior varsity and town team levels. But we're still looking for varsity leadership. The majority of these kids are untested at the level of competition they will face this fall.

"It should be an interesting year. It may go down as a rebuilding season, which happens to every program sooner or later.

"Billerica (two-time defending MVC champ) apparently has re-loaded and will be strong again this year, although probably not quite as powerful as the past two seasons. Wilmington has a lot of experience, but it depends how they

use it, and there are new coaches at Chelmsford and Lowell which could make a difference."

**Stats & Facts:** The Lady Warriors won five straight MVC titles (1986-90) before finishing one and two points behind Billerica in 1991 and 1992 ... Coach Loschi enters his ninth season with a superb 118-26-18 overall record and eight straight tournament qualifications ... Andover finished 10-1-1 in league play last year, missing the championship because of an early-season 2-0 loss to Billerica (11-0-1) ... AHS has lost just four league games in seven years, all to Billerica ... Framingham bounced Andover from the EMass. Tournament 4-0 in the first round last fall ... Injured players Blank, Munroe and Sonntag suffered similar knee ligament injuries. Munroe and Sonntag happened two weeks apart while both were playing indoor soccer on the same team. Blank was hurt on the final day at summer soccer camp and will be operated on soon ... The AHS junior varsity girls were 15-1-1 last year while the freshmen were 11-1-2 ... Alison Georgian is a two-time MVC Player-of-the-Year in tennis ... The Lady Warriors had mixed success in their first three scrimmages, tying Melrose 0-0, tying Pentucket Regional 3-3 and losing to Winchester 3-0. AHS plays a regular season non-league at Winchester on Oct. 9 at 10 a.m. ... This Saturday Andover will participate in a five-team round-robin Jamboree beginning at 8:30 a.m. in Newton. Other schools are Newton North, Newton South, Bridgewater-Raynham and Belmont ... The non-league regular season finale on Saturday, Oct. 30 at North Andover has been changed from 1 to 7 p.m. with the installation of lights at Alvah Hayes Stadium.

**Assistant Coaches:** Karl Lippmann (JVs), Kathy McDermott (freshmen).

**Scrimmages:** Melrose, Pentucket Regional, Winchester, Masconomet Regional, Newton Jamboree.

**Season Opener:** Wednesday, Sept. 15 at Chelmsford (7 p.m.).

## FIELD HOCKEY

**Record Last Year:** 4-10-3.

**1993 Candidates:** 50.

**Starters Lost:** 6.

**Key Graduates (college):** Jen Batts (Union), Katie Walsh (St. Michael's), Melissa Letch.

**1993 Captains:** Stacey Lavoie, Andrea Minichiello, Katie McClune.

**Returning Starters (yr., pos):** Tanielle Smith (sr., goal); Stacey Lavoie (sr., midfield); Jen Kitowicz (sr., forward); Jaime Heller (sr., defense); Sarah Goldin (sr., defense).

**Returning Lettermen:** Beth Segal (sr., defense); Colleen Sherry (sr., midfield); Andrea Minichiello (sr., forward); Katie McClune (sr., defense); Samantha Ford (sr., midfield); Leigh Clarke (sr., forward).

**Promising Newcomers:** Christine Anderson (jr., forward); Christine Durant (jr., forward); Jackie LeMaitre (jr., forward-midfield); Roberta Paone

(Continued on page 39)

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## Fall sports preview; season begins

(Continued from page 38)

(jr., forward); Swaroopa Reddy (jr., forward); Stacy Kangisser (soph., midfield); Sarah Weir (jr., midfield); Kathleen Harris (jr., goal).

**Coach Sandy Lunt (7th year):** "Our strengths this year will be overall team speed, athletic ability and the goal tending experience of Tanielle (Smith).

"We hope to contend in the Merrimack Valley Conference this year. Tyngsboro and Wilmington are always tough, while Chelmsford and Lawrence should field strong teams this year as well.

"The turnout (50 girls) was a little higher than usual and that's a good sign."

**Stats & Facts:** Tanielle Smith played every game in goal last fall and registered four shutouts against Haverhill (3-0), Tewksbury (2-0), Chelmsford (1-0) and Methuen (0-0 tie) ... The Lady Warriors lost five games last year by one- or two-goal margins ... 1992 top scorer Jen Batts and Katie Walsh are playing field hockey as freshmen at their respective colleges, Union in Schenectady, N.Y. and St. Michael's in Winooski, Vt. ... Leigh Clarke has been hobbled by an ankle injury during the pre-season ... Andover will play two home games at night, hosting Lawrence Oct. 14 and Tyngsboro Oct. 25 at 7 p.m. ... Non-league opponents rounding out the schedule are North Andover (Sept. 25) and Concord-Carlisle ... Coach Lunt is a Chelmsford native and coached varsity softball at her alma mater previously ... Field hockey assistants George Walsh and Dick Stevens are the varsity ski team

coaches in the winter.

**Assistant Coaches:** George Walsh (JV), Dick Stevens (freshmen).

**Scrimmages:** Masconomet Regional, Salem, N.H.

**Season Opener:** Monday, Sept. 13 at Methuen (3:30 p.m.).

### GIRLS

#### VOLLEYBALL

**Record Last Year:** 10-10.

**1993 Candidates:** 42.

**Seniors Lost:** 8.

**Key Graduates (college):** Kerry Hagerty (Holy Cross), Holly Wright (Umass-Amherst), Melissa Minot (Wake Forest), Sarah Schmuhi (UWisc-

sin), Erinne Sullivan (UNH), Joanna Moynihan (UNH), Julie Doherty (Washington, Mo. University), Sarah Tully

(Continued on page 40)

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# Sports preview: Football, soccer, field hockey, volleyball, etc.

(Continued from page 39)

(Fairfield University).

**1993 Captain:** Carrie Green.**Returning Starters (yr., pos):** Carrie Green (sr., setter-hitter); Leah Mason (jr., setter-hitter); Rebecca Goldenberg (jr., hitter).**Other Returning Lettermen:** None.**Promising Newcomers:** Kim Daher (jr., hitter); Annmarie Hussey (jr., setter); Katie Jurdi (soph., hitter); Cara Rossini (soph., hitter); Sarah Witman (sr., defense); Susan Tully (fresh., hitter-blocker); Stephanie Casey (jr., hitter); Maura Paone (jr., hitter); Cindy Su (soph., setter); Allyson Ahern (soph., hitter); Alyson Shea (soph., hitter); Gina Seibert (soph., hitter); Amy Lumley (soph., setter-defense); Erica Clausen (soph., hitter); Andrea Marvin (soph., hitter); Kristen Wysocki (fresh., hitter); Stephanie Brown (fresh., hitter); Brooke Adams (fresh., hitter); Allison Daher (fresh., hitter); Gwen Schmuhl (fresh., setter); Annmarie Paone (fresh., setter); Cristen Casey (fresh., setter).**Coaches Art Iworsley and George Sullivan (9th year):** "We have a terrific group of young players, but much less experience than ever before. Can't recall another year when we only had two seniors, and one of them (Sarah Witman) is new to the sport.

"Our first two scrimmages were against Alvirne (of Hudson, N.H.) and Salem (N.H.), both of whom had been out for two weeks longer than us. After the Alvirne scrimmage we looked at each other and said 'it's going to be a long year,' but after we played Salem things looked a lot brighter.

"Cara Rossini stepped up and played very well against Salem, while veterans Kim Daher and Rebecca Goldenberg were also stand-outs hitting, blocking and passing.

"Three of our freshman players have outstanding size. Susan Tully is 6'2," Kristen Wysocki is 6'1," and Stephanie Brown 6'0." It looks as though Susan Tully can step in and help the varsity right away.

"The junior varsity team was 16-4

last year and a lot of those girls will make an impact on the varsity program this fall.

"A healthy Carrie Green will be a big boost. She suffered a knee injury in our third match last year and missed the rest of the season.

"Sarah Witman is out for the first time, but she's an excellent athlete (sprinter in track) and will fit into the back row defense very nicely.

"It's hard to tell how quickly the younger kids are going to progress, but down the road we should have a strong team.

"Lawrence, Dracut, Chelmsford and Methuen should be tough in the conference, while there are three new coaches at Haverhill, Wilmington and Lowell and they could be improved."

**Injury Update:** Leah Mason (right ankle sprain), questionable for season opener.**Stats & Facts:** The Lady Warriors finished last season by winning four of their final five matches to reach the .500 mark ... Bishop Fenwick of Peabody is back on the schedule for a pair of non-league matches to round out a 20-match regular season. Andover is at Fenwick on Columbus Day (Oct. 11) at 10 a.m., and Fenwick comes to the Dunn Gymnasium two weeks later (Oct. 25) for a 3:30 p.m. encounter ... Next Tuesday's opener at Lowell is currently scheduled for 6:30 p.m. but could be shifted to the afternoon ... Volleyball seems to run in certain Andover families. There are three sets of sisters on this year's varsity-JV rosters, the Dahers (Kim and Allison), the Paones (Maura and Annmarie) and the Caseys (Stephanie and Cristen). In addition three other players had sisters graduate recently, Susan Tully's sibling Sarah, Gwen Schmuhl's sibling Sarah and Amy Lumley's sibling Carrie. Six sets of sisters within a two-year period ... This is the seventh year Art Iworsley and George Sullivan have been co-head coaches in girls volleyball, while Iworsley also directed the team alone in 1982 and 1983 ... The co-coaches have split the duties this fall. Iworsley will take charge of the back row players (servers, receivers and defenders),

while Sullivan directs the front row players (hitters, blockers, setters).

**Scrimmages:** Alvirne, Salem, N.H., North Reading, Masconomet Regional (tentative), Phillips Academy (tentative).**Coaches' MVC Picks:** Lawrence, Dracut, Chelmsford, Methuen.**Season Opener:** Tuesday, Sept. 14 at Lowell (6:30 p.m., time tentative).

## GOLF

**Record Last Year:** 11-4-0, 2nd in MVC Large School Division, qualified for State Tournament.**Format Change:** Andover in MVC Small School Division this year.**1993 Candidates:** 18.**Starters Lost:** 4.**Key Graduates/Transfers (college/new school):** Mike Trombly (Tilton Academy), Greg LeBreck (Newburyport High), Dan Hansberry (Vermont Academy), Justin Hesenius (Rollins College).**1993 Captains:** Dave Shaffer, Marc Escott.**Returning Players (yr):** Dave Shaffer (soph.); Jeff Mazza (soph.); Marc Escott (sr.); Jeff Shea (soph.); Mike Mazza (sr.); C.J. Dadd (jr.); Nate Roberts (jr.); Brian Hussey (sr.).**Promising Newcomers:** Pat Annese (fresh.); Chris Kearn (soph.); Matt Johnson (sr.); Adam Anderson (sr.); Mike Homewood (fresh.); Jay Levine (fresh.); Todd Thistle (jr.).**Coach Bob Lawson (26th year):** "We have a lot of young and talented golfers returning, but we also lost three players who transferred so I hesitate to evaluate the team until I see the new kids under fire.

"Several returning players have been forced to move higher in the lineup, and how well we do will depend on how well they accept the challenge.

"Dave Shaffer was 11-3-1 and an All-Conference player at No. 1 last year as a freshman, while Jeff Mazza was 9-5-0 head-to-head playing at No. 3 or 4 most of the season.

Jeff Shea and Brian Hussey have both improved tremendously, but we definitely will miss Greg LeBreck (26-9-3 career record), Justin Hesenius (22-14-1), Mike Trombly and

Danny Hansberry.

"The other returning veteran players all saw action, but it's tough to predict anything until you see what the other teams have.

"I believe Billerica and Central Catholic will be strong, but (division champs) Methuen and Chelmsford were hit pretty hard by graduation and will be new teams basically."

**Stats & Facts:** Coach Lawson has produced three undefeated teams, 15 tournament qualifiers and two third-place All-State finishers over the years ... In 1991 the Golden Warrior golfers tied Chelmsford for the MVC Large School championship, placed first in the North Shore Qualifying Tournament and third in the Division 1 All-State Tournament ... Andover picked up the two non-league matches with North Andover recently, the return match on Wednesday, Oct. 13 at North Andover Country Club ... In addition to the three youngsters who transferred or moved Ned Yetten, Ken Oppenheim, Brian Flanagan and Todd Harris are four other superb young golfers from Andover attending prep-private schools. Ned Yetten placed in the

(Continued on page 42)

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Several party suggestions are offered at Tips 'n' Toes. Pedicure parties can be planned in the shop or in the client's

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Tips 'n' Toes dedication to customer service is reflected by its rapid growth and loyal customers. They are located at 63 Park St., Park Street Village, Andover. Hours are Tuesday through Thursday 9 a.m. to 8 p.m., Friday 9 a.m. to 5 p.m. and Saturday 9 a.m. to 3 p.m. Walk-ins are welcome if time allows. Telephone: 470-2525.

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# Pirates hold tryouts

Tryouts for the Merrimack Valley Pirates swim team will be held Monday, Sept. 13, through Friday, Sept. 17, at the Greater Lawrence Technical School pool at 57 River Road from 5 to 7 p.m.

The Merrimack Valley Pirates is a U.S. swim team for youth ages 6-18. Membership will be based on stroke ability, potential and

workout analysis during the tryout period. A non-refundable fee of \$15 will be charged for the tryout week and will be applied toward the team fee once a swimmer is accepted on the team.

For more information, call Dennis Gagne at (603) 893-2516 or Marilyn Fitzgerald, 686-0194.

## Sports preview; fall season begins

(Continued from page 40)

Rogers Tournament in June and played in Junior tournies up-and-down the eastern United States seaboard all summer. Ken Oppenheim is the Junior Club Champ at Indian Ridge CC. Brian Flanagan and Todd Harris qualified for the Lowell Junior City Tournament, Flanagan finishing tied for

third place, and both attend Phillips Academy (Harris plays football in the fall).

**Home Matches:** Indian Ridge CC.  
**Coach Lawson's MVC Picks:** Billerica, Central Catholic.

**Season Opener:** Today vs. North Andover at Indian Ridge (3:30 p.m.).

(Next Week: Girls Swimming and Cross Country)

## What's available besides sports?

(Continued from page 29)

students provide a variety of services to the school, including peer tutoring.

**Newspaper Club** - Members are responsible for writing, editing and advertising *The Rock*, AHS student newspaper.

**Outing Club** - Members participate in a variety of planned trips and activities, including bike tours, hiking and cultural events.

**PEACE** - Members work to increase awareness and to effect changes in practices that result in the exploitation of animals.

**Pep Club** - Members promote school spirit and support student activities at school and in the community.

**Project Teamwork** - Members join other students statewide in efforts to eliminate racial, ethnic and gender discrimination and promote cultural diversity in their schools and communities.

**SADD** - Students Against Drunk Driving members plan drug- and alcohol-free events

during the school year.

**Science Club** - Members hone their science skill and practice for the North Shore Science League competition.

**Solar Energy Club** - Members explore the state of solar energy technology and raise money to purchase solar energy equipment to be donated to Third World countries.

**Student Advisory Council** - Members are the judiciary branch of the student government. They meet during lunch periods to listen to student complaints and to offer assistance.

**Video Club** - Members produce their own programs and film school and local events to be broadcast of local cable Channel 12.

**Yearbook Planning** - Members plan, lay out and take photographs for the 1994 year book.

**Yearbook Sales and Advertising** - Members coordinate the sale and distribution of the yearbook as well as sell ads to local business in town.

### TOWN OF ANDOVER



**PLANNING BOARD**  
Notice is hereby given that a public hearing will be convened on Tuesday, September 28, 1993, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on a petition of Beverly J. MacLeod for a 3-lot Definitive Subdivision Plan entitled ANDERSON CIRCLE located at 100 Ballardvale Road in Andover. The plan may be examined at the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

September 9 & 16, 1993

### COMMONWEALTH OF MASSACHUSETTS SUPERIOR COURT

Essex, ss In Equity

No. 93 1962

To Peter G. Drossos, 257 N. Main Street, Unit 2, Andover, MA 01810 and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended:

Whereas, Eastern Bank claiming to be the holder of a mortgage covering real property situated at Unit 2, 257 N. Main Street, Andover, Essex County, as more particularly described in said mortgage given by Peter Drossos to Eastern Savings Bank dated August 25, 1987 and recorded in Essex North District Registry of Deeds, Book 2576, Page 264, has filed with said court a bill in equity for authority to foreclose said mortgage by entry and possession and exercise of a power of sale:

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended, and you object to such foreclosure of said mortgage, you or your attorney should file a written appearance and answer in said Court at Salem, in said County of Essex, on or before the 4th day of October 1993

which day is the return day of this subpoena, or you may be forever barred from claiming such foreclosure is invalid under said Act.

Witness, ROBERT V. CAUCHON, Chief Justice of said Court this 1st day of September 1993.

Witness ROBERT L. STEADMAN, Esquire, Chief Justice of our Superior Court, the 23rd day of August in the year of our Lord one thousand nine hundred and ninety-three  
James Dennis Leary Clerk  
September 9, 1993

### COMMONWEALTH OF MASSACHUSETTS LAND COURT DEPARTMENT OF THE TRIAL COURT (SEAL) Case No. 197639

To Michael R. Todd and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: Federal Home Loan Mortgage Corporation claiming to be the holder of a mortgage covering real property in Andover, MA 21 Magnolia Avenue a/k/a 21-23 Magnolia Avenue given by Michael R. Todd to Comfed Savings Bank, dated April 19, 1988 and recorded with the Essex County (Northern District) Registry of Deeds at Book 2711, Page 246 and now held by Plaintiff by assignment has filed with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 18th day of October 1993, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, ROBERT V. CAUCHON, Chief Justice of said Court this 1st day of September 1993.

Charles W. Trombly, Jr. Recorder

September 9, 1993

### COMMONWEALTH OF MASSACHUSETTS PROBATE COURT

Essex, SS.

Docket No. 93E 0086-P1

To GAIL P. WARD and ANDOVER SAVINGS BANK, both in the County of Essex and to all other persons interested.

A petition has been presented to said Court by DONALD J.

WARD of Cape Coral in the State of Florida representing that he holds as tenant in common one undivided half part or share of certain land lying in Andover in said County of Essex and briefly described as follows: situated in Andover, in said County of Essex, which he wishes to hold in severalty.

Beginning at an iron pipe on the easterly side of Woburn Street at the northerly corner of land now or formerly of Peatman; thence running in a northeasterly direction by said Woburn Street one hundred fifteen and 50/100 feet to an iron post at land now or formerly of Rankin D. Grant, thence southeasterly one hundred fifteen and 50/100 feet by said Grant land to other land now or formerly of Grant; thence southeasterly one hundred fifteen and 50/100 feet to an iron pipe at land now or formerly of Peatman; thence turning and running northwesterly one hundred fifteen and 50/100 feet by said Peatman land to an iron pipe on the easterly side of Woburn Street and the point of beginning.

Containing 13,309 square feet and being shown on a plan of land in Andover, Mass., owned by Harold R. Grant dated August 1955, Ralph B. Brasseau, C. E. recorded with Essex North District Registry of Deeds as Plan No. 3113, and praying that partition be made of all the land aforesaid according to law, and to that end that a commissioner be appointed to make such partition and be ordered to make sale and conveyance of all, or any part of said land which the Court finds cannot be advantageously divided at public auction, and be ordered to distribute the net proceeds thereof.

If you desire to object thereto to you or your attorney should file a written appearance in said Court at Salem before ten o'clock in the forenoon on the fourth day of October 1993, the return day of this citation.

Witness, THADDEUS BUCZKO Esquire, First Judge of said Court, this thirty-first day of August 1993.

Everett C. Hudson Register.

Tay & Tay, Attorneys  
335 Common Street  
Lawrence, MA 01840

September 9, 16 & 23, 1993

## NEWS CALENDAR

### THURSDAY, SEPT. 9

Andover Housing Authority, 7 p.m., 256 N. Main St.

School Building Committee, 7 p.m., third floor, town offices.

### SATURDAY, SEPT. 11

\*Kiwanis Peanut Day, 9 a.m.-2 p.m., Kiwanians soliciting donations from cars stopped at Elm Square lights.

Zoning Board of Appeals, approximately 9:30 a.m., deliberations on Sept. 2 petitions, second floor, town offices.

### MONDAY, SEPT. 13

Board of Health, 6 p.m., second floor, town offices.

School Building Committee, 6 p.m., for architectural interviews, second floor, school administration building.

Board of Selectmen, 7:30 p.m., third floor, town offices.

### TUESDAY, SEPT. 14

Greater Lawrence Technical School

District Committee, 4 p.m., at the school.

March of Dimes Birth Defects Foundation, first annual meeting of Merrimack Valley unit board of directors, Andover Marriott, 6 p.m.; call Jim Stockless, 1-800-458-0039, for information.

School Building Committee, 6 p.m., for architectural interviews, second floor, school administration building.

Historical Commission, 6:30 p.m., second floor, Memorial Hall Library.

Ballardvale Historic District Subcommittee, 7:15 p.m., faculty room, South School.

Andover Earth Day Cleanup and Celebration Committee, 7:30 p.m., second floor conference room, town offices, Bartlet Street; anyone interested is welcome.

Planning Board, 7:30 p.m., third floor, town offices.

### WEDNESDAY, SEPT. 15

Finance Committee, 7:30 p.m., second floor, town offices.

### ANDOVER EARLY CHILDHOOD DEVELOPMENT CENTER



• Open 6:15 a.m. to 6:15 p.m.  
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• Sept. '93 Enrollment  
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# PROPERTY TRANSFERS

## Andover

The following is a list of properties in Andover that sold from Aug. 19 to Aug. 23.

- 1 Noel Realty Trust bought Beacon Street for \$90,000 from Shannon M. Ferris.
- 2 Hills-Mor Construction Co., Inc. bought Off Beacon Street, Lots 1, 2, 3, Etc., for \$1,020,000 from Noel Realty Trust. The mortgage is with Somerset Savings Bank.
- 3 Eliot R. Tucker bought 120 Wildwood Road, 2 PCLS, for \$235,000 from William A. Hogg. The mortgage is with Andover Bank.

4 Ronald L. Slade bought 30 Brundrett Ave., Lot 9, for \$258,000 from Andrew J. Marut. The mortgage is with Abbey Financial Corp.

5 Charles W. Reif bought 30 Washington Ave. for \$219,000 from Eliot R. Tucker. The mortgage is with Salem Five Mortgage Corp.

6 Gregory R. Doyle bought Atwood Lane, Lots 12, 13, for \$120,000 from Marion J. Doyle.

7 Patch Development Corp. bought Atwood Lane, Lots 12, 13, for \$295,000 from Gregory R. Doyle. The mortgage is with Andover Bank.

8 William R. Webber bought 219 River Road, Lot 6, for \$220,000 from Thomas J. Sisson. The mortgage is with BayBanks Mortgage Corp.

## North Andover

1 Todd J. Latorre bought 435 Wood Lane, Lot 2, for \$140,000 from Giuseppe Torrisi. The mortgage is with Fleet Real Estate Funding Corp.

2 Raymond L. Parvin bought Meadowood Road, Lot 6, for \$158,900 from Meadows Realty Trust. The mortgage is with Medford Savings Bank.

3 Farnum Street Realty Trust bought 247 Farnum St., Lot A, B, Etc., for \$250,000 from Coleman Realty Trust.

4 R. Scott Severance bought 208 Carlton Lane, Lot 57-A, for \$340,000 from Adrian J. Lupien. The mortgage is with Andover Bank.

5 Michael J. Schiff bought 73 Holly Ridge Road, Lot 6, for \$375,000 from Robert J. Stanzione. The mortgage is with Sterling Bank.

Source: Essex County Registry of Deeds, Lawrence branch.

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## Child Care

AFFORDABLE DAYCARE- Safe, fun, hot meals, off 495/93 License #70352. Call 794-3515.

ANDOVER EARLY CHILDHOOD DEVELOPMENT, 234 Lowell Street, Andover. 475-9000. 6:15am-6:15pm. FALL PRESCHOOL SPECIAL (No Registration Fee). 3 hours, 2 days per week, \$75/month. Limited enrollment. (Extended care \$3.25/hour).

BABYSITTER- experienced with early childhood cert. and infant CPR and First Aid certificate. Full time, your home, days. References. 682-3718.

BALLARDVALE PRESCHOOL: 23 Clark Road, Andover is now accepting registration for September 1993 for children ages 2yrs. 9 months to 6 years old. Call Laurel Hansen 470-2033.

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YVONNE'S INFANT NURSERY and DAY CARE provides the highest quality infant and child care, in a cozy and secure educational environment. Fully qualified, Certified Infant-Toddler Teacher. To inquire about enrollment for September call 688-1330. License #58162.

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ACCREDITED EDUCATIONAL THERAPIST for students or adults. Learning skills for phonics, reading, writing, math. S.S.A.T., P.S.A.T., S.A.T. Miriam Smith, M.A. 683-6129.

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SPEECH/LANGUAGE SCREENINGS. Are you concerned about your child's speech, comprehension, expressive abilities, play or social language skills? Get some answers with a FREE, brief phone consultation. Screening, evaluation, and treatment are conducted in your home by an ASHA certified and licensed Speech/Language Pathologist. Please call and leave a message. All calls will be returned 682-1841.

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A PROFESSIONAL RESUME. Resumes and more- Cover letters, faxing, flyers, notary. Fast, low prices, laser printed 470-3955.

AFTERNOON BABYSITTER NEEDED for 1 child after Kindergarten, 5 days per week, 3:30pm-6:30pm. Transportation and references required. Call 685-9893.

AFTER SCHOOL CARE in my home. Thursdays plus some school holidays. Responsible high school or college student with car. 470-2922.

AFTER SCHOOL CARE needed for two children to be picked up at bus stop and cared for two hours, 5 days/week. North Andover. 688-1554.

## Help Wanted

**CASHIER- Indoor Play-ground.** part time positions available at Perpetual Motion, 16 Haverhill St., Andover, starting week of 9/20/93. Call Robin 475-8262.

**COUNTER HELP- Part time,** flexible hours. Apply in person at Perfecto's Cafe, 79 North Main Street, Andover.

**CHILD CARE** for 2 children, 3 and 5. Must be responsible, non-smoker. References required. Monday-Friday, 7:30am-5:30pm. Call 475-7292.

**DATA ENTRY BILLING CLERK.** Also some filing and typing. Part time, flexible hours. Send resume to: Harris Environmental, 11 Connector Road, Andover, MA 01810.

**CASHIER- SKIWEAR SALES.** Fast paced and interesting. Great benefits if you love to ski. Call Steve or Judy 508-658-0044. SKI HAUS, Rt. 129, Lowell Street, Wilmington, MA.

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**LOOKING FOR PAST PARTY PLAN DEMONSTRATORS** and HOSTESSES to work 10-15 nights. Now till Christmas. No delivery. No collecting. Call Diane 508-667-4440. (Also booking parties.)

**LOVING, RESPONSIBLE WOMAN** to care for our 9 month old daughter, Wednesday through Friday, in our Andover home. Non-smoker, references required. Call 475-7960 after 7pm.

**MATURE, RESPONSIBLE ADULT** to care for our 2 happy, well-behaved children (ages 7, 2), in our North Andover home, 3 days per week, 2:30-6pm. Transportation required, non-smoker. 685-8451.

**EXCELLENT PART TIME** income for responsible persons with reliable vehicle. Newspaper delivery 5 mornings weekly, in Andover area. 508-937-4343.

**FREE AEROBIC DANCING:** Sit two hours and earn pin \$ too. Call Julie 664-5829 or Joanne 475-9139.

**ENTHUSIASTIC COLLEGE STUDENT** or high school senior with own car to car pool and supervise 10 and 14 year olds. Several days after school. 475-5020.

**PART TIME CHILD CARE- Wednesday** and Friday 12:30-6:30pm. Two children. Own transportation preferred, non-smoker, references required. Call 470-8757 after 7p.m.

**MORTGAGE LOAN ORIGINATOR.** We seek professional to solicit and originate residential mortgage loans. Candidates with mortgage or real estate sales experience preferred. We provide a full menu of FNMA, FHLMC, JUMBO, No Income verification and portfolio products at very competitive rates. Send resume and compensation requirements to Box FA-2, c/o the Andover Townsman P.O. Box 1986, Andover, MA 01810.

**PART TIME HOMEMAKER** including child care for two children. Monday through Friday, 3:30-6:30pm. \$8.00/hr. Please call 687-9649 after 7pm.

**PART TIME PICTURE FRAMER.** Experienced preferred. Reply to: Business Info, P.O. Box 5033, Andover, MA 01810.

**REAL ESTATE SALES-** Earn what you deserve! Ask about training. Call Jean at 475-1243.

**VETERINARY TECHNICIAN.** Experienced only, full time position. Hours will include some evenings and weekends. Call or apply in person: Bulger Animal Hospital, 247 Chickering Road, North Andover. 682-9905 Diana or Carol.

## Work Wanted

**CERTIFIED HOME HEALTH AIDE** available from 2 hours to 8 hours per day/night. \$8.00 per hour. Please call Debbie 475-8721.

**EXPERIENCED WOMAN AVAILABLE** for elderly daycare including homemaking, meals and personal hygiene. Flexible, references. 475-4294.

## Business Opportunities

**IF YOU WANT** to control your time, income and future, join BeautiControl Cosmetics. "The World's Premiere Skin Care and Image Company." Professional training provided. Call Cheryl Marcso 475-5082; 1-521-8482.

**PARTNER- Need talent,** not capital. Timing is critical. Call 688-6900.

**REAL ESTATE SALES-** Earn what you deserve! Ask about training. Call Jean at 475-1243.

## Articles for Sale

**BAHAMA CRUISE - 5 days/4 nights.** Under booked must sell. Limited tickets, \$279 per couple. 407-767-8100 ext. 4588, Monday through Saturday 9 a.m. to 10 p.m.

**BOY'S BEDROOM SET,** contemporary, dark pine, desk with shelves, small bookcase, chest bureau (4 drawers), nightstand, double bed, brass headboard \$200 or best offer. Girl's bedroom set, contemporary blonde vanity bureau (9 drawers), desk with shelves, nightstand. Double bed with brass headboard. \$200 or best offer. Three ultrasonic humidifiers, like new \$25 each. 475-4765.

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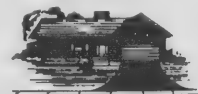
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**COUCH, LOVESEAT** and wing chair. Solid oak frame with rolled arms. Needs to be covered. Just want to get rid of it. Best offer. Please call before noon or after 6:15pm. 851-2178.

**ENLARGER:** DURST M601 with 35mm film carrier. Needs lens, works fine. Great for someone who's not sure if they'd enjoy b&w printing their own and doesn't want to spend a lot of money! Or good for parts! \$75 or best offer. Call Jess 475-1943.

**MOVING:** Firewood, ladders, small tools, picnic table, grill, yard/garden items 685-1335.

**SLIGHTLY USED STUDENT** desks. Pick them up while they last! \$20 donation to Easter Seals. CENTURY 21 CARRIAGE HOUSE, 10 High Street, Andover.

**THREE PIECE WALNUT** bedroom set with bureau, triple dresser, headboard with queen-size mattress. \$250. Kenmore sewing machine with cabinet \$35 or b.o. 12-14ft. aluminum ladder \$75. Washer, full-size \$50. Call 470-0181.

**TWO SOFAS:** Like new. Must sell. Peach/sealfoam, 72" long, \$325 each. Call Janet at 685-6775 days; 685-8310 evenings.

**STROLLER:** Aprica LaBeau, gray. \$95. Call 474-8615.

**VOLVO SNOW TIRES,** 2 sets. Nova traction 70,185/70SR14, 2 studs, 2 snows, steel radials \$80 set of 4, used two seasons. GILSLAVED FROST 185R14, 4 studs, used 2 seasons, rims included \$120 set of 4. Call 475-8489.

**USED, LARGE LITTLE TYKES** GYM. Stored inside. \$80 Double Prego Stroller \$100. Call 475-7629.

**WHITE WICKER SOFA** and 2 chairs with black cushions and coffee table. Excellent condition. \$850. Call 470-2023.

**WOODEN STORAGE SHED** "SALE". Priced from \$699. Up to 20% OFF list prices, direct from Lawrence manufacturer. 3-year warranty Over 20,000 sheds sold NEW ENGLAND OUTDOOR WOOD PRODUCTS 689-4414; 1-800-649-4549 (MA).

**WHITE KITCHEN FOR SALE.** 4 years old, extensive wood cabinetry including Jenn-air 2 electric burners and grill, 2 sinks, porcelain and stainless steel. Call 475-0526 to view.

#### Wanted to Buy

**INSTANT CASH PAID** for old furniture, picture frames, glass and china etc. Anything pre-1950. Call for a free appraisal 508-441-3350.

**ANTIQUES** - Anything old Marbletop, Walnut, Grape and Rose Carved Furniture, Glass, China, Silver, Jewelry, Clocks, Prints, Frames, Guns, Coins, Furniture, Etc. William F. Graham, Jr. 149 Golden Hill Ave., Haverhill, Mass. Tel. 372-3708, will call to look.

#### Garage Sales

**GARAGE SALE- MOVING** many items. 9/11, 9/12, 9/18, 9/19, 11am-4pm. No early birds. 27 Bateson Drive, Andover.

**ANDOVER- 12 Marilyn** Road. Saturday, 9/11, 8am-3pm. Furniture, antiques, appliances, linens, toys, blankets, drapes and rods. Rain date Sunday 9/12.

**MULTI-FAMILY YARD SALE-** Saturday 9/11, 9a.m.-3p.m., (rain date Sunday 9/12), Stouffer Circle, Andover. Bicycles, collectibles, children's clothes, toys Route 133 to Bellevue to Stouffer.

**ANDOVER- NEIGHBORHOOD** yard sale. All sorts of household items. Saturday, 9/11, 8am-2pm. Rain date 9/18. Corner Dascumb and Bannister Road.

**GARAGE SALE-** Saturday 9/11, 8am. 163 Elm Street. Top quality clothing, draperies, lawnmower, bikes, toys, etc. As good as new. No early birds please

**MOVING SALE-** Saturday 9/11, 9am-2pm. Wellington Circle (off Bailey Road). Sofa, chairs, tables, bedroom set, curtains, collectibles, much more.

**MOVING SALE-** Friends and neighbors contributing. Saturday, 9/11, 9am-3pm. 125 Lovejoy Road, Andover

**NEIGHBORHOOD GARAGE SALE-** Saturday, 9/11, 8:30am-1pm. Bikes, beds, office equipment, baby things, books, prom gowns, skates, lawnmower, clawfoot tub, car ramps. All on Cheever Circle, Cabot, Johnson and Cedar Roads, Andover.

**YARD SALE-** Corner of Bartlet and Morton Streets Saturday, 9/11, 9am-1pm.

**PEACH TREE PATH, ANDOVER** Saturday 9/11 9a.m.-2p.m. Multi-family sale, toys, baby things, household items. Rain or shine

**MULTI-FAMILY-** Saturday, 9/11, 9am-3pm. River Road to Avery to 10 Storeybrook Chinese vases, etc., trumpet, bikes, golf clubs, boys clothes and many household items

**SATURDAY, 9/11, 108** Lovejoy Road. Huge Children's clothes yard sale. Great prices. All sizes. Also children's toys and books

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## CLASSIFIED/REAL ESTATE

# TOWN OF ANDOVER TIN RECYCLING PILOT PROGRAM

The Town of Andover in conjunction with Waste Management Inc. is pleased to announce a pilot program to collect tin cans on the curbside recycling route.

Initially, tin cans will be collected from only residents whose normal collection day is Friday. If successful, the program will be offered Town-wide to all residents.

The pilot program will run **Friday, September 17, 1993 to Saturday, October 16, 1993.** If your collection day is Friday, we ask that you place tin cans in your recycling bin.

The pilot program will run on the following days: commencing **Friday, September 17, 1993 and continuing Friday, September 24, October 1, October 8 and Friday's route which will be picked up on Saturday, October 16, 1993.**

**Garage Sale**  
**SIXTH ANNUAL TRASH 'N TREASURE.** Antiques furniture, glassware, home furnishings. Saturday 9/11, 9a.m.-4p.m. Sunday 9/12, 9a.m.-3p.m. 368 South Main Street, Andover. Sponsored by Creative Living to benefit adult retarded.

**TWO FAMILY GARAGE** sale. Saturday, 9/11, 8:30am-1:00pm. 34 Kathleen Drive. Household items, children's items, record albums, dishes, girl's 16" bike, lots more.  
**YARD SALE-** 172 High Street, Andover. Saturday, 9/11, 8:30am-3:30pm. Rain date 9/12. Moving! Everything goes.

**YARD SALE-** Saturday 9/11, 9am-1pm. Toys, children's items, skis, other miscellaneous items. 45 Wildwood Road, Andover.

**YARD SALE-** Saturday 9/11, 9am-3pm. 32 Stinson Road, Andover. (off Rte. 125). Trail bikes, scooters, household items, back to school clothes.

**YARD SALE-** Saturday, 9/11, 10am-3pm. 35 Duffon Road, Andover.

**YARD SALE-** Saturday, 9/11, 8am-1pm. Furniture, computer, baby clothes, toys, books, and more. 31 Ballardvale Road, (across from Faith Lutheran Church).

**YARD SALE-** Saturday, 9/11, 8am-3pm. 10 Lillian Terrace, Andover. Books, kid's stuff, electric guitar, computer equipment, miscellaneous. Rain or shine.

**YARD SALE-** Saturday, 9/11, 9am-2pm. Rain/shine. Household items, antique sewing machine, children's toys, bikes and sports equipment. 419 South Main St., Andover.

## Goodies for Sale

**WASHINGTON PARK** 1 bedroom bright and unit. Top floor, overlooks river. Reduced \$62,900. Call BANNER REALTY at 475-3535.

## Houses for Sale

**ANDOVER-** Investment opportunity! Two income properties for the price of one! Three family and two family, walking distance to town, below market rents. \$231,000. CENTURY 21 CARRIAGE HOUSE 475-1243.

**ANDOVER-** Very attractive ranch in wonderful neighborhood. Four large bedrooms, 2 baths, beautiful level lot abutting farmland. Asking \$209,900. LANAM REAL ESTATE 475-2882.

**BANK FORECLOSURE-** 2 condos each with two bedrooms, 1 bath. Bank financing available. \$54,900. Call Johanna Webster at 937-4388.

**HAVERHILL-** Hunters Run townhouse. 2-3 bedrooms, loft with skylight, finished basement, 1-1/2 baths, gas heat, central air, sliders to deck, pool and tennis. Asking \$88,500. Call 603-495-4067 evenings.

## Condos for Rent

**BRADFORD/NORTH ANDOVER LINE-** tri-level townhouse, 2 bedroom, 2 bath, family room, gas heat, central air, close to 495. \$850/month plus utilities. No pets, non-smoker. 373-2272 leave message.

**NORTH ANDOVER-** 2 bedroom, top floor, front unit. Porch, pool, tennis, spacious grounds with trees. \$725/mo. plus utilities. Call 617-272-9445.

## Houses for Rent

**ANDOVER-** 2 bedroom, 1-1/2 bath home for rent. Newly remodeled kitchen and bath, 12x20 living room with cathedral ceiling and fireplace. Convenient location. \$1100/month. First and last month's rent plus security deposit. Available November 15th. Call 475-4980.

**ANDOVER-** Main Street, 6 room cottage. Available 10/1. Three bedrooms, parking, bus stop, business district and yard. Call days 475-2252; Nights 474-0196.

## SUTTON POND CONDOMINIUM HOMES



SUTTON POND

- Luxury 1 & 2 Bedrooms
- Balconies/Bay Windows
- Fully Appliance with Washer & Dryer Included
- Health Club with Sauna & Jacuzzi
- Easy Access to Rts. 495 & 93
- Footsteps to Charming Downtown Area
- Great Financing Packages
- Seller Pays Points & Closing Costs\*
- Limited Time Only - Sneak Preview - Don't Miss Out!

Prices Beginning  
at \$69,900



148 MAIN STREET, NO. ANDOVER  
Open: Mon.-Fri. 11 a.m. - 7 p.m.  
Sat. & Sun. 12-5 p.m.

508-681-4567

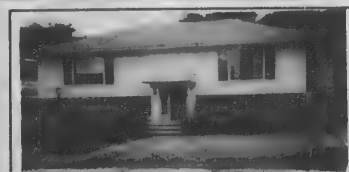
\*on approved buyer finance packages



3 MAIN ST. ANDOVER



470-0707



**IMMACULATE** six room Split Entry in Colonial Heights. Large Living Room, Kitchen with dining area with slider, large full Bath, and two large bedrooms on the main level. Large Family Room with a summer Kitchen and full bath on the lower level. \$128,900



**ANDOVER - Custom Contemporary** at the end of a quiet circle. Almost new Family Room on the main level—plus an **additional Family Room** that is perfect for Summer entertaining! Four bedrooms and 2.5 Baths, large kitchen, formal Dining Room and large Living Room makes this home ideal for the large family. \$289,900



**NORTH ANDOVER - Tired of raking leaves, and painting?** Enjoy a lifestyle that lets you do the things you want to do. Just turn the key and enter your private **end unit** condominium. Large Living Room, eat-in Kitchen, two bedrooms, full bath, and a full basement for your enjoyment. \$75,000  
**JUST REDUCED \$69,900**



**ANDOVER - Exceptional Brick Four Bedroom Cape** in immaculate condition! Terrific kitchen with new stove, sink, countertop, and Ceramic Tile Floor - Dining Room, fireplace Living Room, two Bedrooms and a Full Bath on the first level. Two plus bedrooms and an additional full bath on the second floor. Gleaming Hardwood Floors! Private yard - only minutes from schools. \$199,900

**WE GET RESULTS!! LET US PUT A SOLD SIGN ON YOUR HOME!! CALL TODAY 470-0707**



SEP 9 1993

**ANDOVER-** nice three bedroom, 1-1/2 bath. In-town location, 2 car garage, quiet neighborhood \$1100/month. 475-5710.

**FULLY FURNISHED** three bedroom, 2-1/2 baths, garage, Euro kitchen, convenient Shawsheen location. \$1400/month. Call 508-283-5749.

#### Apartments for Rent

**AA ANDOVER ACCOMMODATIONS** Rentals: Three bedroom condo. 689-0139.

**ANDOVER CENTER-** Cozy, modern 1 bedroom apartment on commuter line. Laundry room, parking and cable tv. No pets \$495/month plus electric 686-1111.

**ANDOVER CENTER-** spacious contemporary, recently renovated one bedroom apartment, off-street parking, laundry, hardwood floors and carpeted, walk to commuter rail and bus. \$750/month. Available October. Call even ings 475-8191.

**ANDOVER LOCKE TAVERN.** Downtown, first floor, 1 bedroom. Wall/wall carpet, new kitchen. \$625 Available 9/1. 475-0073.

**ANDOVER- 12TH MONTH FREE** with one year lease One bedroom, downtown location. \$425/month. Call 475-0145.

**ANDOVER- 12TH MONTH FREE**, with one year lease. One bedroom apartments. Ballardvale location. Call 475-1046.

**ANDOVER- 3 bedroom duplex.** Washer/dryer hookup, fireplace, off-street parking, lots of storage. Convenient to town. \$825/month plus utilities. Call 475-7908.

**ANDOVER- 3 bedrooms,** living room, dining room, kitchen. Victorian duplex, high ceilings, walk to town and train. Ideal for commuting. Available immediately. 1-203-972-0574 leave message.

**ANDOVER- 4 room** townhouse. Near train, off-street parking, nice yard, hookups. \$655/month. Call 475-5710.

**ANDOVER- adorable 2** bedroom penthouse. Most unusual, young contemporary. Best intown location. \$925/month plus utilities. Call 475-0010.

**ANDOVER- Colonial Drive** two bedroom. Heat, hot water, a/c, pool, tennis, bus line, minutes to train. Newly remodeled. \$750/mo. 470-1604.

**ANDOVER- spacious 1** and 2 bedroom apartments complete with pool, tennis courts, hiking trails, clubhouse, on-site dry cleaning service and much more. Open daily 10am-6 p.m. From \$735. Also short term corporate suites available. Riverview Commons 508-685-0552. Corcoran Management Company. Equal Housing Opportunity.

**ANDOVER- Sunny two** bedroom in Colonial home. Walk to center, and transportation. \$575/month. Call 475-7157.

Josette Adams  
Amy Carlton  
Pat Chalfin  
Kirk Clarke  
Linda Diorio  
M. Pete Dorsey  
Kathy Edholm  
Helen Herrmann  
Jack Hewitt

Sue Keller  
Young Lee  
Joan Lewis  
Mary Kay Munstersteiger  
Anne Sinkinson  
Astrid Witt  
Joseph B. Doherty, Jr.  
Christopher S. Doherty  
Jane Doherty

**J.B.**  
**DOHERTY**  
ASSOCIATES

**J.B. DOHERTY ASSOCIATES**  
12 BARTLET STREET  
ANDOVER, MA 01810  
470-1200



1 \$174,900



2 \$195,900

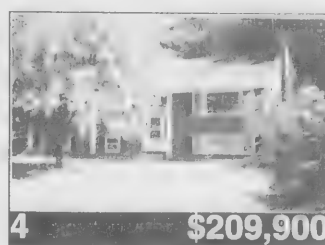


3 \$209,900

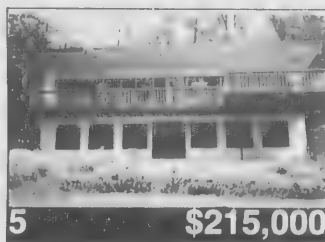
**1 ANDOVER.** Storybook Cape located within walking distance of center. Spacious, level rear yard for outdoor activities. Fireplaced living room with picture window - dining area with bay window - kitchen features hardwood floor and breakfast bar - den - 1/2 bath. 2nd floor: 2 spacious bedrooms - full bath. Detached garage. Move-in condition! **Exclusive**

**2 ANDOVER. JUST LISTED.** 3 year old custom built & architecturally designed home w/2 bedrooms, loft/den and 2 full baths. Contemporary features include light pine floors & woodwork, Euro-style kitchen, cathedral beamed ceilings & so much more. Conveniently located near public transportation & highways. Don't miss this exciting & unique property! **Exclusive**

**3 ANDOVER. JUST LISTED.** Young custom Cape on 6 acres of land. Four good sized bedrooms including 1st floor master bedroom. A wonderful private setting ideal for horses. **Exclusive**



4 \$209,900



5 \$215,000



6 \$234,900

**4 ANDOVER.** Quality built home in great family neighborhood, wonderful bright and white updated eat-in kitchen, fireplaces in family room and living room, hardwood throughout, 3 bedrooms, 2 baths, 2 car oversized heated garage. **Exclusive**

**5 ANDOVER.** One step inside this home will steal your heart! Panoramic views from every room, this contemporary deck home offers country living in a convenient location. Light & bright, this home has 8 rooms, 3 bedrooms & 2 full baths. Beautiful fenced yard. **Exclusive**

**6 ANDOVER. JUST LISTED.** This in-town Victorian has the flexibility to be returned to its original use as a single family home, or to continue as a 7 room, 3 bedroom main residence with a 5 room, 2 bedroom apartment. Bright and fresh decor, new kitchen, fireplaced living room and terrific in-town location. **Exclusive**



7 \$279,900



8 \$359,900



9 \$545,000

**7 NORTH ANDOVER. JUST REDUCED.** Charm of yesterday, convenience of today! Built in 1600's, this home has been lovingly maintained & tastefully updated. Bright living room w/fireplace, modern kitchen w/skylight. 3/4 bedrooms including master bedroom w/fireplace and private baths. Nooks & crannies, front and back stairways, 3 full modern baths, storage galore, fabulous porch, perennial gardens plus a super barn **Exclusive**

**8 ANDOVER. JUST REDUCED! ONE OF A KIND!** This beautiful antique home has been lovingly restored and enhanced. 10 foot ceilings, 4 working fireplaces, 4 season sun-room and a large family room are just a few of this home's treasures. A MUST SEE! **Exclusive**

**9 ANDOVER.** Spectacular 2 year old, 10 room Wynwood home with exceptional master bedroom complete with sauna. Fireplaced family room with adjoining sun room. Terrific floor plan with first floor office with built-in bookcases, extraordinary kitchen with Corian countertops, 3 car garage and gazebo for summer enjoyment. **Exclusive**

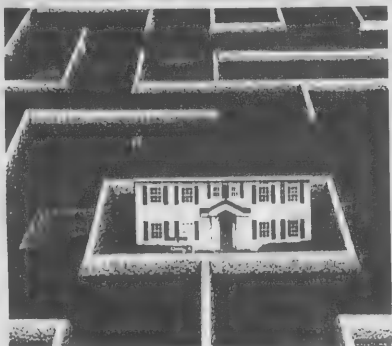


**470-1200**





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- CENTURY 21 MINUTEMAN CLIENTS RECEIVE**
- ✓ Free Inspection by Professional Inspector
  - ✓ Radon Testing Kit
  - ✓ 35% Savings on moving costs



**ANDOVER** - In-town convenience! this meticulously maintained 3 bedroom Cape is a delight! Sparkling kitchen, formal dining room, wonderful family room PLUS den, gleaming hardwood floors, screened porch, central air, garage and a beautifully landscaped lot. Loaded with extras!  
Dir: 19 Burnham. **\$209,900**



**ANDOVER** - Outstanding Abbot Pond condo featuring hardwood floors, skylights, jacuzzi, sunroom, two bedrooms, beautiful formal living room and dining room, 2.5 baths, wonderful fully appliances kitchen, private patio and deck, 1 car garage. Great location near town and highways.  
Dir: 30 Michael Way. **\$219,900**



**ANDOVER** - Abbot Pond. Charming two bedroom Townhouse in pristine condition. Tile foyer opens to fireplace living room, step up to formal dining room, 2.5 baths, private patio, detached garage with finished office above. Walking distance to town.  
Dir: 24 Michael Way. **\$224,500**



**ANDOVER** - Pike School area! Spacious contemporary ranch on a beautiful 3/4 acre lot in a quiet neighborhood. Light and bright interior with open floor plan, entire wall of glass in fireplace living room overlooks private backyard, 3 large bedrooms, 2 full baths, large eat-in kitchen, family room, 2 car garage.  
**\$229,900**



**NORTH ANDOVER** - New list! Once in a lifetime opportunity! Absolutely gorgeous 3 bedroom Split Entry with new everything! New oak cabinet kitchen, formal living room, dining room with French doors to screen porch and sundeck, family room, 2 new tile baths, beautiful private lot, exec. area.  
Dir: 357 Raleigh Tavern Lane. **\$229,900**



**ANDOVER** - Executive area! You can move right into this beautifully decorated and well maintained Garrison Colonial! It features beautiful light woodwork and gleaming hardwood floors, an exceptional cathedral ceiling fireplace family room, 3 spacious bedrooms, 2 car garage, and a great private lot.  
Dir: 59 Rattlesnake Hill Rd. **\$239,900**



**WONDERFUL GARRISON COLONIAL** set on a super 3+ acre lot in family neighborhood at end of quiet cul-de-sac. Formal living and dining rooms, family room off large eat-in kitchen, 4 good-sized bedrooms, 2.5 baths, gleaming hardwood floors, 2 car garage under. Won't last. **\$254,900**



**ANDOVER** - Exceptional quality constructed home set on a beautiful country acre plus professionally landscaped lot. The immaculate interior features beautiful hardwood floors, 3-4 bedrooms, open living/dining room with fireplace and adjoining sundeck overlooking gorgeous inground pool with cabana.  
Dir: 27 Pleasant St. **\$279,000**



**ANDOVER** - Indian Ridge Country Club area! Simply elegant 3 bedroom Colonial in Sanborn School district. Large spacious sun-filled rooms with stunning cathedral ceiling fireplace family room, formal living and dining rooms, 26' playroom, 2.5 baths; immaculate condition inside and out; exquisite manicured lot.  
**\$359,000**

# Century 21

## Carriage House

10 High Street, Andover

Conveniently located in downtown Andover  
opposite the Mason Lodge on High Street



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- MORTGAGES
- NOTARY PUBLIC

## (508) 475-1243

### Apartments for Rent

**ANDOVER** - In-town 4 room apartment. \$650/mo. plus utilities. Call J.B. Doherty Associates 470-1200.

**ANDOVER** - Super Summer Street location. Spacious 5 rooms. Two bedrooms, porch, yard, parking, basement space Available October 1st \$750/mo. Call 475-0871.

**BEST VALUE! TWO** bedroom, 2 bath, lavish interior, inhome washer/dryer, gourmet kitchen, fitness center, clubhouse and more. Convenient to Routes 93, 128, and 495 975-1001.

**BRADFORD LARGE ELEGANT** one bedroom, den, guest room in vine covered brick victorian overlooking Bradford Common. Wide pine floors, wall/wall, washer/dryer, parking. No pets. \$595 373-2253.

**BRITISH COLONIAL** apartments. Now available. Two bedrooms, wall to wall carpeting, air conditioning, garbage disposal, double security alarm system. Model apartment open weekdays 8 to 5, Saturdays 9-2. For information call 685-7467.

**LANDLORDS!** Let us handle your headaches. We have several qualified tenants awaiting placement in your house, townhouse or apartment. For rentals and/or management call APARTMENT SHOWCASE 686-8130.

**METHUEN - GLEN FOREST AREA.** Bright, sunny 5-1/2 rooms. Second floor, 2 bedrooms, gas heat, parking. \$650/month. Call 687-2217 leave message.

**NORTH ANDOVER - 3** bedroom 2 bath, garden style at desirable Heritage Green. \$895 per month, heat included. Broker 937-4416.

**NORTH ANDOVER - 5-6** room first floor apartment with one stall garage and yard. \$800/month plus utilities. Owner/Broker 459-5420.

**ONE MONTH FREE!** Methuen Delmont Estates. Country setting, one bedroom, \$545; two bedroom \$635. Heat, cooking gas, storage, laundry. Call 686-4791.

**SHAWSHEN AREA - 1** bedroom. New wall/wall, new kitchen. \$650/month utilities included. No pets. Call evenings 475-7411.

**SOUTH LAWRENCE.** Spacious 5 rooms. Garage, storage, porch, yard, gas heat. \$540/month, no utilities. October occupancy. Near 93. 683-0094.

**TOPSFIELD - Large** elegant furnished bedroom and living room with refrigerator, microwave oven. Full bath, quiet private country setting, wall/wall. Convenient location, parking. No lease. No pets. \$100/week includes utilities. 508-887-6094.

**WASHINGTON PARK -** cozy 1 bedroom with parking, pool, tennis. \$600/heated. No pets. 475-3687.

SEP 9 1993

**WASHINGTON PARK-** first floor, cozy 1 bedroom with parking, pool, tennis. \$600/heated. No pets. 475-3687.

#### Roommate Wanted

**25 YEAR OLD**, in process of divorce, looking for roommate with similar situation. Quiet Methuen area, near all major highways. 682-2521.

**NORTH ANDOVER-** Professional male seeking male/female to share spacious 4000 sq.ft. house at Great Pond Road address. You will have your own bathroom and large walk-in closet. Non-smokers please. \$500/month includes all utilities and use of washer/dryer. Please call 794-9595.

**NORTH ANDOVER-** Professional non-smoking female seeking roommate to share luxury 2 bedroom, 2 bath apartment. Call 683-4050.

**PROFESSIONAL FEMALE** to share extremely spacious 2 bedroom, 2 bath unit at Royal Crest. All amenities. \$460/month. Call 686-1942.

**WORK IN BOSTON?** Share 7 spacious room apartment in Medford. Seconds away from the T. Washer/dryer, large deck. \$325/month plus 1/4 utilities. Call Bob at 475-1008.

#### Rooms for Rent

**ANDOVER MANSE** single furnished room downtown. All utilities and parking. \$85/week. 475-0073.

**ANDOVER-** Close to town, bus and train. Kitchen privileges, parking. \$325/mo. Available 9/15/93. Non-smoker. 617-426-2062 days; 475-7006 eves.

**ANDOVER:** Single room in home. Victorian intown suitable for student or professional person, non-smoker. Limited kitchen privileges negotiable. Call 470-1930.

**LOOKING FOR A** friendly, non-smoker to share spacious home in Andover. \$400/mo. Call 682-1911.

**ROOM FOR RENT** in quiet home. Convenient Andover location. Kitchen/laundry privileges. \$75/week. Call 475-4966.

**ROOM FOR RENT.** Professional. \$350 per month, all privileges, parking on premises. New bath. References required. 617-944-6512.

**TWO SMALL ROOMS** or one large to call your own. Kitchen/laundry privileges. Females preferred. \$65/week. Call 475-0701.

#### Wanted to Rent

**FAMILY OF SIX** desires house to rent/lease (long-term) in South or Bancroft School district. Please call 475-2745.

**Dick Lavin**  
**PAINTING**

Interior-Exterior  
688-0815/975-2639



**HUNNEMAN & COMPANY**

## HUNNEMAN & COMPANY-COLDWELL BANKER

6 Park St., Andover

(508) 475-4477

#### OPEN SUNDAY 1-4



**LOADS OF GLASS** allows the sunshine to stream through this striking and tastefully updated Contemporary. Master suite has fireplace, dressing area and walk-in closets. Gourmet kitchen with generous cabinet space. Handsome living room accented by cathedral ceiling. Lovely grounds on a cul-de-sac and bordered by conservation. Sanborn School Area.  
Exclusive \$255,000  
19 Appleblossom Rd., Andover.

#### NEW PRICE!



**A LARGE LIVING ROOM** and dining room, 2 spacious family rooms, central air, alarm system, and a fabulous location in a family neighborhood near town are just some of the terrific features of this recently restyled Garrison Colonial.

Exclusive \$344,900

#### NEW LISTING!



**ELEVEN WOODED ACRES** provide the perfect setting for this extraordinary 5 bedroom, custom built and beam home. Skylit great room with Palladian windows. Cherry country kitchen. Wide pine floor. Grounds include a guest cottage with wine cellar, small barn with corral, 2 storage sheds, in-law pad, children's playhouse, 3 car garage. Development potential.  
Exclusive \$595,900

#### OPEN SUNDAY 1-4



**STOP BY** for a tour of Andover's "Ultimate Destination", luxury living in a distinctive wooded environment. Fieldstone Meadows offers Vanwood-built homes, hi tech systems, superb craftsmanship and detailing. Color brochure available. Model open \$729,900. Other sites and custom designs available from \$550,000.  
Fieldstone Meadows, Andover.

#### NEW PRICE!



**A SUN-FILLED KITCHEN**, skylit master, full walk-out basement and private yard are offered in this inviting 3 bedroom condo, which is located conveniently to shopping, services and commuting routes. No condo fee.

Exclusive \$142,000

#### OPEN SUNDAY 1-3



**AN IDEAL OPPORTUNITY** to view this extraordinary 10 room Colonial. The appealing interior has been tastefully appointed. Kitchen boasts top of the line appliances. Walkout lower level offers the potential for au pair quarters. All set on a beautiful 1 1/2 acre lot.

Exclusive \$337,500

165 Vest Way, North Andover.

#### OPEN SUNDAY 1-4



**SUPERBLY LOCATED** in-town Colonial with circular drive, spacious rooms, loads of storage, central air, sparkling Gunite pool, and 3 car garage. An outstanding value.

Exclusive \$379,900

26 Smithshire Estates, Andover.

#### OPEN SUNDAY 2-4



**GOOD TASTE** and character fill this impeccable 10 room Colonial, beautifully sited amid lovely landscaping on a wooded cul-de-sac in the Bancroft School area. Five generous bedrooms, 2 stairways, finished lower level, screen porch, and easy access to major roadways.

Exclusive \$309,900

5 Glenn Cove Road, Andover.

#### OPEN SUNDAY 1-4



**A PERSONAL TOUR** of this magnificent home will acquaint you with its showcase interior and lush grounds. Sited in a much sought after area, it exhibits fine architectural detailing and dramatic features. This 15+ room custom contemporary is a special property.

Exclusive \$499,900

19 Carter Lane, Andover.



**EXCITING NEW COLONIAL** now being built on a scenic wooded site in one of Andover's most attractive established family areas. Make your custom selections now.

Exclusive \$379,900



**A SPLENDID WOODED LOT** surrounds the setting for this spacious and welcoming home. Located in a super family area, convenient to both routes 495 and 93, it includes a large year-round sunroom. In-law potential.

Exclusive \$289,900



**STATELY 10 ROOM COLONIAL**, just off the Green in North Andover's historic Old Center, offers versatile living in a spacious and luxurious setting. Fully equipped suite just right for au pair, in-law or office.

Exclusive \$425,000

Ted Balin  
Sandy Bolway  
Nuala Boness  
Joan Callahan  
Elaine Carson  
Cathy Duggan

Carol Evans  
Ellie Gallagher  
Maureen Mano  
Al Marino  
Jack McCarthy  
John McCusker, Mgr.

Marion Miller  
Wells Moore  
Michael Mullen  
Beverly Nassar  
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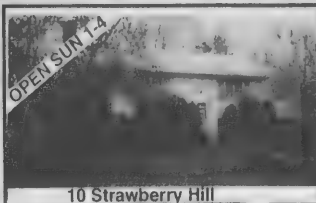


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18 Lowell Street

**ANDOVER** - Picture perfect three bedroom Cape, living room fireplace, family room off kitchen, heated sunporch. Built-ins, nooks and crannies galore! Lovely level lot. **\$209,900**



10 Strawberry Hill

**ANDOVER** - Special Split entry with full lower level for au pair or at home office! Over 3,000 S.F. of wonderful living space. Close to highway - a commuter's dream. **\$289,900**



**ANDOVER** - Schools Starting! Lovely restored Antique Colonial within walking distance of all school grade levels. Gorgeous private 1.5 acre lot, cherry country kitchen, 7 fireplaces, barn, walk-up attic, room to room. Excellent value! **\$465,000**



**BOXFORD** - Very private! Great buy! Eight room colonial with front to back fireplace living room, eat-in kitchen and more! **\$234,900**



**NORTH ANDOVER** - Antique Colonial Farmhouse graced with charm and the architectural details of the period. Fireplace living room, formal dining room with built-in cupboard, oversized eat-in kitchen. **\$350,000**



**ANDOVER** - Dare to be different! Spacious foyer, cathedral ceilings, fireplace master bedroom on one acre lot abutting conservation land. **\$249,000**



26 Argilla Road

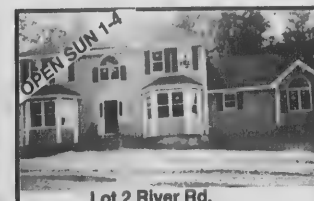
**ANDOVER** - Spacious expanded Cape, 4 1/2 BR's, Sanborn School District, two fireplaces, porch, deck and more. Close to town. Must be seen! Not a drive by! **\$249,900**



**ANDOVER** - Move right in! Freshly painted and beautifully renovated three bedroom Colonial with oversized two car garage and fenced in yard on pretty lot close to town. **\$139,900**



**ANDOVER** - Totally renovated authentic Victorian Colonial in desirable intown location. Large porch, new deck, expandable walk-up attic. Won't last. **\$289,900**



Lot 2 River Rd.

**ANDOVER** - Wonderful 9 RM Colonial on lovely wooded lot. Front to back 30 ft. living room. Spacious kitchen w/bowed area for dining, fireplace family room w/cathedral ceiling. Must see! **\$349,900**



**ANDOVER** - Wonderful Colonial to be built at Cedar's Edge. Great cul-de-sac lot abutting Deerjump reservation. First floor study, skylit great room and sitting area off kitchen are just some of the special features. **\$364,900**



**NORTH ANDOVER** - Curb appeal plus in this wonderful four bedroom Gable Roof Colonial on an acre plus lot. Oak cabinet kitchen, sun room, deck, in-ground pool. Family room w/skylights. Spacious rooms & finished lower level make this a value worth viewing. **\$294,900**

## Wanted to Rent

**SINGLE PROFESSIONAL WOMAN** looking for apartment attached to private family home. Andover/North Reading/Reading area. Excellent tenant and references. Call Sue days 1-664-1332. Evenings 1-603-465-2745.

## Resort Places for Rent

**LAKE WORTH FLORIDA**, modern one bedroom condo, glassed in porch, all amenities, adult community. Minimal rental four month. Available September-March. \$850/month. 603-898-2045.

**LUXURY TOWNHOUSE** with jacuzzi in the Mount Washington area. Only 3 miles from Attitash. Sleeps six people. Available weekends or by the week. 470-0105.

**MARTHA'S VINEYARD BARGAIN**. 2 bedroom house, 3 miles to beach, town. Privacy, deck. Available April 1st-October 10th. \$250-\$650/week. Call 508-263-1437.

## Resort Places for Sale

**LAKE WINNIPESAUKEE-N.H.** 3 bedroom condo. mountain views, association boat club, beach, walking trails, skating pond, cross country skiing-near golf courses and skiing. Great for retirement or second home. Includes boat dry berth. \$96,000. 603-881-7312 or 508-263-0339.

## Land for Sale

**ANDOVER** - acre plus wooded lot affording perfect privacy, yet convenient to town and highways. \$147,500. Century 21 Carriage House 475-1243.

**ANDOVER** - Cloverfield Estate. 1 to 2-1/2 acre lots, executive subdivision. Most abutting conservation. Each lot has minimum of 180' frontage. Owner 686-7984.

## Office Space for Rent

**ANDOVER CENTER** office space 300-3500 sq.ft. on Main Street. Retail space 700-5000 sq.ft. Singles or suites for lease. Call 475-8732.

**ANDOVER CENTER** - 3 room office suite. Convenient location with off-street parking. Call 686-1111.

**ANDOVER STUDIO** - Private setting. Ideal artist workshop, private office. Rent \$300. plus utilities. Call 475-3412.

**ANDOVER** - Approximately 300sq.ft. retail/office space. Good downtown location. Call 508-777-5000.

**NEAR ANDOVER CENTER**. Singles/suites, parking. Call 475-1243 ask for Pam or Jean.

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Interior/Exterior  
Fully Insured  
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Convenient Route 114  
location in North Andover.  
**OFFICE SUITES AT**  
**JEFFERSON PARK**  
685-5440.

**PRESTIGIOUS COMMERCIAL ZONED** office or  
retail space in historic  
North Main Street building.  
Two parcels available, ap-  
proximately 1250 sq.ft.  
each or one tenant both.  
Call 470-3131 days or  
688-5869 evenings.

**Commercial - Retail**

**ANDOVER - For Sale or**  
Lease. First class office  
space. Free standing  
10,600 sq.ft. brick building  
with high visibility on Rt.  
93. Includes 2600 sq.ft. of  
warehouse and loading.  
Expansion possibilities.  
686-7984.

**ANDOVER - Office retail.**  
High traffic count and vis-  
ibility. 310 sq.ft. \$450/mo.  
800 sq.ft. \$650/mo. On-  
site parking. Many other  
properties available.  
MINCO 687-6200.

**TOPSFIELD - Downtown,**  
high visibility location in  
busy commercial area.  
1242 sq.ft. plus storage  
and back loading dock.  
508-744-7376.

**Automobiles for Sale**

**1989 HONDA CIVIC LX**  
sedan. Standard, a/c,  
power windows/mirrors.  
Original owner. Garaged,  
excellent condition. \$6995.  
689-8117.

**1989 MERKUR GERMAN**  
1.9 liter. Independent sus-  
pension, a/c, automatic.  
As is condition. \$2500.  
Call 475-2143.

**CHEVY GLADIATOR**  
Short Wheel Base  
Conversion Van-1993. All  
power/options. Very pretty.  
Asking \$15,800. Call 373-  
5669 or 603-253-4434.

**Special Notices**

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**BRADFORD - Bradford College area.**  
Newly renovated, gracious Victorian  
offering formal living and dining rooms,  
four corner bedrooms, walk up attic,  
private rear yard & detached garage.  
\$133,900.

**NEW EXCLUSIVE!**



**NORTH ANDOVER - Super value in**  
this townhome featuring two bedrooms, 1  
1/2 baths, family room in lower level for  
extra entertaining and pull down attic  
stairs provide access to storage. \$66,900.

**OPEN SUNDAY 2-4!**



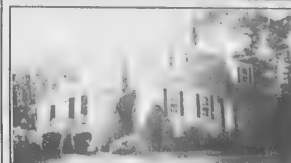
**NORTH ANDOVER - Beautiful, private**  
1.72 acre lot in child-safe neighborhood is  
the setting for this executive 8 room  
colonial with space and luxury galore!  
Truly a special home! 66 Equestrian  
Drive. \$324,900.

**NEW EXCLUSIVE!**



**ANDOVER - Seller to assist in closing**  
costs and points on this spacious two  
bedroom unit at Washington Park in  
move-in condition! Wonderful locale,  
walking distance to shops & public  
transportation. \$74,900.

**PRIVATE SETTING!**



**BOXFORD - Pretty two acre lot is the**  
setting for this immaculate 9 room  
Gambrel. Fireplaced living room, family  
room with woodstove & sliders to deck,  
four bedrooms, den, eat-in kitchen, 2 car  
detached garage. \$267,450.

**FAMILY NEIGHBORHOOD!**



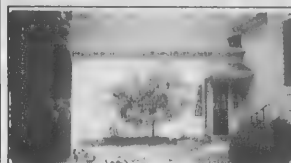
**ANDOVER - Exciting 9 room home**  
featuring unusual floor plan with a  
decorator's touch! Expansive porch and  
deck, overlook acre plus lot abutting  
conservation land. \$289,900.

**BANK OWNED!**



**METHUEN - Three family with 6/3/1 in**  
each unit. Some work needed but loaded  
with potential! Two units rented, super for  
owner occupied. \$49,900.

**WALK TO TOWN!**



**ANDOVER - Meticulously maintained**  
two bedroom townhouse loaded with  
charm. Skylights, hardwoods, full  
basement with walk-out, and brick patio  
are just some of the extras in this lovingly  
decorated home. \$144,900.

**POND ACCESS!**



**BOXFORD - Spacious and elegant nine**  
room colonial on two acres with right of  
way access to pond. Front to back  
fireplaced master, fireplaced living and  
family rooms, three car garage and more  
makes this a terrific home! \$475,000.

  
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## ANDOVER



PERFECT center of town location. Ideal space for professional office or rental use! 1st floor unit approximately 1000 square feet, 2 parking spaces.  
CALL CARLA POLIZZOTTI X112 .....\$99,000

## NORTH ANDOVER



NO CONDO FEE! This three bedroom condo is set in a pin. Great eat-in kitchen with cabinets galore, pretty living room, large family room plus 1 1/2 baths - all on a gorgeous private yard.  
CALL AMY SEBELL X125 .....\$118,000

## NORTH ANDOVER



BEAUTIFUL END UNIT at desirable Millpond! Enjoy a wrap-around private courtyard or spacious covered deck. Country club living with pool, tennis & clubhouse at your doorstep!  
CALL RICK COCO X107 .....\$129,900

## ANDOVER



ATTRACTIVE, ADORABLE, AND AFFORDABLE! This Colonial receives "A's" in all categories. Lovely remodeled oak kitchen has cabinets galore plus large eat-in area. Living room with built-in bookcases & 3 bedrooms.  
CALL LILLIAN MONTALTO X110 .....ONLY \$139,900

## NORTH ANDOVER



FOR STARTERS! You can't find a more charming Cape than this 5 room home!! Two or three bedrooms, very large living room, 2 baths. The prettiest of backyards and more! Very special!  
ALWAYS CALL LINDA CUTTER X119 .....\$147,500

## ANDOVER



SUPER LOCATION for family, schools, highways, living room with fireplace. 3 bedrooms, 17 FT family room, large deck, 2 car garage.  
CALL MARILYN BURKE X113 .....\$169,900

## ANDOVER



METICULOUS 3 BEDROOM RANCH at end of cul-de-sac. Eat-in kitchen, 2 car garage. Pressure treated deck overlooks beautiful grounds.  
CALL SUE PAPALIA X126 .....\$184,900

## METHUEN



LARGE OVERSIZED COLONIAL in fantastic family neighborhood, super for children! Permits were pulled for in-law unit (3 rooms) in 1988, but new Buyer will have to reapply. Large yard, huge family room, cook's delight kitchen.  
CALL STEVE FISICHELLI X116 .....\$239,900

## ANDOVER



YOUR SEARCH IS OVER!!! Immaculate and pristine, move right into this 8 room Colonial in great family neighborhood. Features include front-to-back living room, formal dining room, new "white" kitchen open to liveplaced family room and glass porch! 4 good sized bedrooms, 2.5 baths, 2 car garage and in-ground pool. Hardwood throughout, truly a nice home!  
CALL WADE TUCKER X106 .....\$289,000

## NORTH ANDOVER



BRICK FRONT FEDERAL COLONIAL privately set in a desirable neighborhood. Extra spacious throughout. Cathedral ceiling family room. Super kitchen.  
CALL NORMA HYDER X127 .....\$309,900

## NORTH ANDOVER



STRIKING 7 YEAR OLD custom built 3/4 brick colonial on 1 acre. 4 bedrooms, 3 full baths plus spacious center island kitchen & attached sun room featuring skylights, bay windows & sliders to oversized deck.  
CALL ELKE KAPPELER X123 .....\$389,900

## ANDOVER



SPECTACULAR 9+ room 3 year young colonial on child safe cul-de-sac with easy access to highways. Central air, central vac plus a security system. Marvelous tri-level deck overlooks gorgeous private yard. Domered 3rd floor suite perfect for au pair or in home office. Move in and enjoy!  
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## NORTH ANDOVER



**JUST LISTED!**  
BANK OWNED! Totally updated 3 bedroom  
Townhouse with an easy to live with neutral  
decor! Unbelievable buy!  
Call 475-2201 \$55,900

## ANDOVER



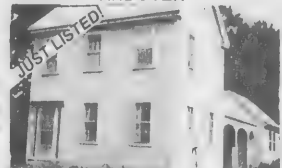
**IN THE HEART OF DOWNTOWN ANDOVER!**  
Bank owned Office Condominium - Top floor  
suite of 6 offices with floor to ceiling windows,  
built-ins and elevator access - Immediate occu-  
pancy!  
Call 475-2201 \$95,000

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**BUILDERS OR HANDYMAN SPECIAL!** This 10  
room home on over half an acre lot needs a little  
TLC, but has great potential! 4 bedrooms, 2 baths  
and hardwood and pine floors throughout! Call  
today for details!  
Call 475-2201 \$119,900

## ANDOVER



**JUST LISTED!**  
GREEK REVIVAL with all the charm of yester-  
day! Large eat-in kitchen opens to family room  
with built-in China cabinets, elegant fireplace liv-  
ing room, new screened porch and attached 2 car  
garage! 3 bedrooms - 1 with skylight. wide  
pine floors throughout! Unique find!  
Call 475-2201 \$164,900

## ANDOVER



**SPARKLING CAPE** in very convenient location!  
You'll love the private, skylit master bedroom with  
huge walk-in closet and extra storage plus private  
bath, fireplace living room with built-ins and cabi-  
net packed kitchen! HURRY!  
Call 475-2201 \$186,500

## ANDOVER



**WALK TO SANBORN SCHOOL!** Wonderful Vic-  
torian Farmhouse w/7 rooms, fireplace front &  
back parlors, big country kitchen and terrific  
acre+ yard for family fun!  
Call 475-2201 \$214,500

## ANDOVER



**JUST LISTED!**  
**SOUGHT AFTER SANBORN SCHOOL NEIGH-  
BORHOOD!** Custom built brick front Ranch with  
freshly updated country kitchen, fireplace family  
room, 3 bedrooms, 2 full baths, oversized 2 car  
garage and beautifully landscaped grounds!  
Great buy!  
Call 475-2201 \$229,900

## NORTH ANDOVER



**FAMILY CUL-DE-SAC!** Very pretty 9 room Colo-  
nial with a fresh & bright decor, large dining room  
with built-in China cabinets, elegant fireplace liv-  
ing room, new screened porch and attached 2 car  
garage! THE HOME YOU'VE BEEN LOOKING  
FOR!  
Call 475-2201 \$234,900

## ANDOVER



**JUST LISTED!**  
**WALK TO TOWN** family neighborhood! Desir-  
able Johnson Acres Cape/Ranch! Charming liv-  
ing room with French doors to side yard, beau-  
tifully updated eat-in kitchen, big master with pri-  
vate bath, screened porch and stairway to 2nd  
floor offering future expansion. JUST WHERE  
YOU'LL WANT YOUR FAMILY TO LIVE!  
Call 475-2201 \$249,900

## NORTH ANDOVER



**OPEN HOUSE SUN 1-4**  
**SURROUNDED BY TOWERING PINES AND  
STONE WALLS** - Impeccable New England Con-  
temporary Ranch! 8 rooms, cathedral ceilinged  
family room with fireplace and sliders to 35' deck,  
large master bedroom with private bath & sliders  
to deck - unique & exciting home!  
Dir: Salem St. to 300 Summer St.  
Call 475-2201 \$289,900

## NORTH ANDOVER



**FANTASTIC WATER VIEWS!** Garrison Colonial  
just being built on acre+ lot! 8 rooms, big oak  
kitchen, fireplace family room, hardwood floors  
in living room, dining room and foyer, 2 1/2 baths,  
2 car garage...buy now and add your very own  
touches!  
Call 475-2201 \$325,000

## ANDOVER



**SOUGHT AFTER CARRIAGE CHASE NEIGH-  
BORHOOD!** A circular drive leads to this distin-  
guished Southern Colonial - overflowing with ap-  
peal! Grand foyer, really big rooms, sunny kitchen  
with bay windowed eating area - cathedral ceil-  
ing, floor-to-ceiling fireplace & wet bar in family  
room, central air, brick patio. Terrific family home!  
Call 475-2201 \$359,900

## ANDOVER



**THIS NEW HOME HAS IT ALL!** 9 impressive  
rooms including a huge family room with stone  
fireplace, study off foyer, 4 generous bedrooms -  
cathedral ceiling & whirlpool tub in master bed-  
room - perfect home for your family in the Sanborn  
School district and convenient to Route 93!  
Call 475-2201 \$389,900

## ANDOVER



**IDEAL FOR HORSE LOVERS!** Country property  
on over 5 acres abutting AVIS Conservation and  
Fish Brook. 8 room Colonial Reproduction, 2 level  
horse barn with electricity and water, 5 box stalls,  
tack room and storage for hay in loft! Unique &  
exciting property!  
Call 475-2201 \$525,000

## ANDOVER



**BRAND NEW!** Outstanding Scholz Design! White  
brick front, 10 room home with an exciting & dy-  
namic floorplan. Impressive 2 story foyer over-  
looks fabulous family room with 2 story wall of  
windows, stunning kitchen with handmade cabi-  
netry, exquisite master suite with dual fireplace  
and marble whirlpool tub, beautiful study, window  
seats...almost 6,000 sq ft of living space with all the  
extras!  
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**ANDOVER** - On small tree circle!  
Terrific acre+ lot in the Sanborn  
School district and very convenient to  
Routes 495 and 93. \$134,000  
(9 Regis Rd.)

**NORTH ANDOVER** - 30 acres of raw  
land at end of cul-de-sac! Terrific area  
for new homes, country setting.  
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## Discover the Shawsheen

(Continued from page 2)

river, The Andover Canoe Club offered rentals from its clubhouse near the Central Street Bridge (50 cents for five hours). A 1915 postcard in the Historical Society's possession promotes the "new motor yacht William Ballard." The 30 passengers could be taken upstream and, via the Canoe Club's canal, brought to Pomp's Pond for picnics and swimming.

### Discover the Shawsheen River

Today, however, the remaining mill buildings serve other uses, and Andover tends to ignore the river that runs through it. Salmon fishing was possible as late as 1945; today canoeists and people fishing find solitude along the river.

The Andover Trails Committee has undertaken a "Discover the Shawsheen River" campaign. The committee hopes to encourage recreational use of the river and open space along it. Andover residents who canoe or walk the land between Ballardvale and Central Street along the AVIS reservations and Conservation Commission properties have to be grateful to past citizens who protected this land in its natural state.

### Plans for a greenway path

The Andover Trails Committee recently has been investigating another part of the Shawsheen River - the part that runs through what most of us consider the center of town, from Central Street to Shawshen Square. In talks with the Conservation Commission, the Planning Board, the Bicycle Committee and members of the Andover Chamber of Commerce, the Trails Committee has found strong sup-

port for seeking protection of a greenway along this part of the river and creating a bicycle and pedestrian trail that would serve as both recreation and alternative transportation for the many people who live or work near the central part of town.

Many other towns and cities are taking this new look at the riverfronts within their midst and establishing paths, parks and natural green spaces along them, to serve as pedestrian links between shops, schools and residential areas as well as pleasant passive recreation.

Here in Andover, as the Central Business District expands in the direction of the river, Andover needs to ensure that development allows access to the river, letting the river and riverbanks be an asset to the town and to shops nearby.

The state has also expressed support of the Trails Committee's efforts in the form of a grant to explore the possibilities of a riverfront greenway and to involve the public in the project.

### Photo contest

To encourage people to see for themselves what the river has to offer, the Trails Committee has designed a photo contest. Winning photos on the theme of the Shawsheen River as a natural resource (its aesthetic, environmental and industrial value) and as a recreational resource will be exhibited at Memorial Hall Library from Oct. 15 to Nov. 15. The public is invited to see these views of one of Andover's great treasures.

Andover resident Liz Tentarelli is chairwoman of the town's Trails Committee.

### Peanuts for charity



Photo by Lisa Adelsberger

Warming up for the Greater Lawrence Kiwanis Club's upcoming Peanut Day is Jack Carroll of 5 Sherry Drive. This coming Saturday, Sept. 11, Kiwanis Club members will solicit donations at the intersection of Main and Elm streets from approximately 9 a.m. to 2 p.m. In exchange for a donation (usually 25 cents-\$1), an individual receives a small bag of Kiwanis peanuts as a token of thanks. For safety, club members wear bright Kiwanis Peanut Day vests. Donations are solicited when the traffic light is red. The Kiwanis Club provides thousands of dollars in academic scholarships to local high-school students and donations to local charitable groups each year. Many citizens in Andover are members of the Kiwanis Club, including Selectman Larry Larsen, Town Moderator James Doherty, as well as men and women from Methuen, Lawrence and North Andover. Robert Mersereau is serving as '93 Peanut Day chairman.

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# STEP 9

# 1993

# STEP 9

# 1993

# STEP 9

# 1993

## Interate National Mortgage announces successful year

Interate National Mortgage Corporation, located in Methuen Executive Park at 232 Pleasant St. in Methuen, is proud to announce that its second year at the new office was a huge success.

Interate's move to its new location marks a period of great growth for the company. Its new facility in Methuen Executive Park can easily accommodate the heavy loan volume which this year's low interest rates have encouraged. Closings can be performed on premises in a new conference room and Interate's in-house underwriting staff enjoy a large operating center.

In the past five years, Interate has grown from a local lender to one of the leading mortgage banking companies of New England today. Yet Interate has maintained its high quality and personalized service standards which make dealing with Interate pleasant and productive.

In keeping with its commitment to total quality performance, Interate has installed a state-of-the-art IBM computer network. The network supports its "Laser-Trak" Loan Star processing system, which gives customers up-to-the-minute status on loan commitments. Interate's computer system makes possible to the finest loan underwriting, from credit reports to final application to commitment documentation. The trained staff at Interate will always be able to answer any questions and tackle any problems which might arise.

Interate National Mortgage is a HUD-approved FHA lender, licensed as a mortgage lender in Massachusetts, New Hampshire and Maine. They offer a wide variety of conventional, commercial and land loan programs. And Interate offers the most competitive rates around.

## No minimum purchase required for MasterCard and Visa holders

Consumers sometimes complain that stores have "minimum purchase" requirements in order to buy something with a credit card. Consumers question whether a merchant can refuse to honor a credit card unless a minimum of \$10 or \$25 worth of goods is purchased.

"No, No, No" says Bob Williams, CEO of the Better Business Bureau.

According to Mr. Williams, "Stores cannot require a minimum purchase because it may violate the merchants' agreements (Visa and MasterCard) with their bank issuer and the credit card company."

That means consumers are entitled to use their Visa or MasterCard to pay for an item no matter how low the price. If the merchant refuses to accept a credit card for small purchases, consumers should send a letter of complaint to the bank which issued their card. If that doesn't resolve things, they can contact the Better Business Bureau or the appropriate credit card company listed below.

Interate and its staff offer only the highest level of service. They will keep you informed with weekly loan status reports via telephone, mail and fax. They are able to provide commitments in a timely fashion. Interate is even available for open houses.

David P. Chinlan, president and CEO, has headed the mortgage banking company since 1986. He is an active member in the local community, a member of the chamber of commerce and past president of the Lions Club.

Vice president James Kochakian of Andover is responsible for residential loan production. He has more than five years' experience in the mortgage industry. A graduate of Bentley College, Mr. Kochakian is also a licensed realtor and has earned the Commercial Real Estate Finance Specialist designation. This year he has become chairman of the Greater Lawrence Board of Realtors Banking Committee. To date, Mr. Kochakian has enjoyed an illustrious career, closing more than \$30 million in loans in the past two years. His dedication to his career means that you can call upon him at any time, in the office, at home, in the car or by personal voice-mail pager.

Mr. Kochakian will provide a free prequalification to potential home buyers at any time. He will also help current homeowners determine their ability to refinance their existing mortgages. Mr. Kochakian and his staff will provide a same-day credit report and analysis and will gladly set up an appointment to meet with home buyers, homeowners and realtors.

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Neither American Express nor Discover prohibits minimum charges per se. However, both companies prohibit merchants from charging higher minimums for their cards than others they accept. Consequently, if a merchant accepts Visa or MasterCard, the merchant cannot require minimums for Discover or American Express. To make a complaint against a merchant involved in unfair American Express or Discover card practices call American Express at 1-800-628-440 or Discover at 1-800-DISCOVER.

The Better Business Bureau Inc. is a nonprofit, public service organization that publishes consumer and business information brochures, provides reports on businesses and charities and administers mediation and arbitration.

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## It's nomination time for 'Small Business Person of the Year'

The U.S. Small Business Administration (SBA) in Massachusetts has begun the search for the successful small business man or woman who will become America's "Small Business Person of the Year" for 1994. The SBA Boston District Office will accept nominations from now until Nov. 5. Winners of the state competition will compete for the national title.

Each year since 1963, the president has designated a week in May as National Small Business Week in recognition of the small business community's contributions to the American economy. There are currently 21 million small businesses in America which account for 99 percent of all businesses and employ 54 percent of

the private workforce.

Business owners from every state, the District of Columbia, Puerto Rico and Guam who have been named their state's "Small Business Person of the Year" travel to Washington for two to three days of small business related activities. From among these state winners, a national "Small Business Person of the Year" is named, traditionally during a White House ceremony.

SBA Administrator Erskine Bowles said, "Small Business Week is a longstanding tradition and the SBA is honored to be the sponsor of this event which honors small businessmen and women who are among the nation's most successful entrepreneurs."

Each state's Small Business Person of the Year must meet criteria which includes staying power, growth in employment, increase in sales/unit volume, innovation, response to adversity, and evidence of contributions to his/her community.

Advocate awards are presented to persons who have used their professional skills or personal talents to further public understanding and awareness of small business. Candidates must have taken an active role in creating opportunities to promote the interests of small business. Advocate categories include Women in Business, Minority, Veteran, Accountant, Financial Services, and Media. Special awards are also presented to the Small

Business Exporter, Young Entrepreneur of the Year and the Federal Government Small Business Prime Contractor and Subcontractor.

Nominations in the Small Business Person of the Year. Advocates of the Year and special Small Business Week awards categories can be made by any individual or organization dedicated to the support of the small business community, including professional and trade associations, business organizations, chambers of commerce, banks, or a small business' employees.

To obtain more information on completing a nomination package, call Amy Dondero at (617) 565-5572.

## Greatest obstacle to financial security is excessive debt

By Herb D. Vest

Nearly all of us yearn for wealth and the financial security that goes with it. We want to accumulate enough money through our various investments to purchase an attractive home, to provide a quality college education for our children and to finance a secure and enriching retirement.

But there is no greater obstacle on the path to financial security than excessive debt.

To control your debt and get back on the right track, consider the following suggestions:

• Be wary of credit cards. Overuse of credit cards is a costlier habit than you may realize. What may appear at the

time of purchase to be "plastic power" turns out later to be "plastic poison." If relied on to excess, it can overwhelm your finances and impede wealth building.

Try to limit credit card purchases to those emergencies when you find yourself with no cash and no alternative method of payment.

Using cash instead of credit cards helps you to manage your debt load in two ways. First, you may think twice about shelling out \$50 for dinner when you have to pay in cash rather than by credit card. This may give you the discipline to curb unnecessary nights on the town and other discretionary

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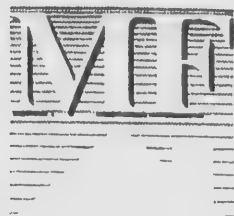
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## For 70 years, First Federal provides banking services

### *Its subsidiary, First Eastern Mortgage, celebrates 10 years of mortgage financing*

First Federal Savings Bank of Boston, located at 77 Main St. in Andover, has announced that 1993 marks its 70th year of providing personalized consumer banking services.

First Federal prides itself in successfully combining the competitive products and rates of a large bank with the down-home, friendly feeling associated with a smaller neighborhood bank. As Branch Manager Linda Firth describes, "Our experienced staff greets you as you enter the door. You will feel as though you are not just conducting your banking business but dealing with friends that you know and trust."

First Federal Savings Bank offers a variety of banking services ranging from checking and savings accounts with ATM access to certificates of deposit and IRAs. Safe deposit boxes of all sizes are available at reasonable rates. First Federal designs financial plans to meet the needs of their customers. "Just say when" to select the exact date you wish for your CD to mature allowing the ability to plan for a vacation in six months or college tuition in two years. First Federal offers the most competitive rates on CDs and maintains the lowest minimum requirement in town, just \$500.

First Federal Savings Bank of Boston is a commuter's dream. With branch locations in Andover Center and Boston's historic Downtown Crossing, First Federal is the ideal bank for those who travel from the suburbs into Boston to work. Bank hours are Monday through Wednesday from 9 a.m. to 4 p.m.; Thursday, 9 a.m. to 7 p.m.; Friday, 9 a.m. to 5 p.m.; and Saturday, 9 a.m. to 1 p.m. First Federal extends an invitation to visit its branch locations

to discover "Where Your Interest Comes First."

First Eastern Mortgage Corporation, a subsidiary of First Federal Savings Bank of Boston, is celebrating a decade of providing superior mortgage financing services to borrowers throughout New England. Headquartered at Brickstone Square in Andover, First Eastern operates 19 branch locations in five New England states.

First Eastern Mortgage offers an array of mortgage financing packages to include fixed and adjustable rate mortgages, VA and FHA loans. First Eastern regularly participates in special programs offered through the Massachusetts Housing Finance Agency and the State Treasury. All programs are complemented by expert service and consistently competitive interest rates. As Vice President of Marketing Peter DaMore comments, "As mortgage interest rates are dictated by market trends, the sole factor that sets us ahead of our competition is our high standard of customer service and ability to close loans in a timely manner."

First Eastern Mortgage cordially invites the first-time home buyers or homeowners interested in refinancing their present mortgage for more attractive rates and terms to call or visit their Andover Origination Division located at 787 Main St., second floor. A member of First Eastern's dedicated team of mortgage officers will provide potential borrowers with a free mortgage prequalification. With 10 years of helping thousands of customers realize the dream of affordable home ownership, First Eastern Mortgage Corporation has become the Merrimack Valley's "First Choice for Financing."

## Demystifying mutual funds

By Cuyler Findlay

How high is your MFKQ - Mutual Fund Knowledge Quotient? Whether you're planning for your children's education, preparing for retirement or looking for an alternative to CDs, you should be informed about mutual funds as you make decisions about investing your money. There are more than 3,400 different mutual funds, so, as with any investment, the more information you have, the better informed your investment decision can be.

### Demystifying mutual funds

**Q: What is a mutual fund?**

**A:** A mutual fund is an investment company that pools money invested by many individuals with a mutual investment objective. Professional portfolio managers invest this money in a wide array of securities that the managers believe, based on their prudent research and experience, will best achieve the fund's objective.

**Q: What are the benefits of investing in mutual funds?**

**A:** Mutual funds are one of the least expensive ways to benefit from professional investment management. You will also enjoy services such as record keeping, low minimums and easy access to your investments.

**Q: What are the risks in mutual funds?**

**A:** All investments are subject to the ups and downs of the stock and bond market. Investing in a mutual fund, as opposed to investing in individual securities, helps to moderate risk because the investment is spread among many securities. If one security fares poorly, only a small amount of the fund will be impacted, or perhaps it will be offset by another security that does well, whereas, if you owned only one or two securities your entire investment would be impacted.

Continued on page 8A

## 70 Years of Service



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Since 1923, First Federal Savings Bank of Boston has been a leader in the industry, providing the highest level of personalized service to its customers. Our philosophy is to strive to meet all of your financial needs in a friendly and efficient manner. If you require any special financial program, please ask us! We will try to tailor a product just for you!

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## 10 Years of Service



A Subsidiary of First Federal Savings Bank of Boston

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First Eastern Mortgage Corporation is the industry leader at transforming your dream of home ownership into reality. For the past "Ten Years" we have consistently offered superior service backed by the most competitive rates.

So put our "Ten Years" of mortgage experience and success behind you and let the mortgage experts at First Eastern Mortgage Corp. secure you the mortgage that best suits your budget. We'll save you time, money and effort.

Call us today and allow us the opportunity to prove that our Commitment to Quality far surpasses the average mortgage lender!



SEP

9

1993

# Baystate Financial Services works with individuals and businesses to achieve financial planning objectives

Successful people – those who stand to benefit the most from planning their financial future – usually have the least time to sit down and do it today. Juggling the daily demands of a career, family and involvement in one's community can leave precious little time for planning long-range financial goals.

Freeing your business and personal time so you can address more urgent matters is what Baystate Financial Services is all about. Located at 10 Essex St., Andover, Baystate Financial Services works with both individuals and businesses to help them achieve their financial planning objectives. For businesses, these often include establishing and maintaining group and individual life, health and disability plans, traditional qualified retirement plans (401(K), pension, profit sharing, Keogh or SEP-IRA), and more recent non-qualified retirement plans. For individuals, the focus of most of the firm's work in Andover, services provided include education planning, life insurance, investment portfolio management, retirement planning and disability income protection planning.

"Baystate Financial Services is New

England's oldest and largest full-service financial planning firm," says Ronald R. Hill, managing principal of Baystate's Andover office. "The firm was founded in Boston in 1901, and since that time has worked hard to meet the wide array of financial needs of individuals and business owners by providing quality financial services."

For the purposes of this article, Mr. Hill felt that three topics in particular might be of interest to readers: education planning, life insurance and retirement planning.

## Education planning

Among the services available for individuals, education planning has a high priority for many Andover/North Andover families. The costs of private secondary and all college educations have outstripped inflation since 1980, and there doesn't appear to be an end to this trend in sight. Last year many states were forced to cut back aid to colleges, causing 12 and 13 percent increases in college costs as administrations sought budget dollars. "In addition," says Baystate's Mr. Hill, "recent legislative changes have increased the maximum loan amounts

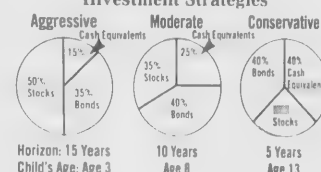
available to parents and students, thus giving colleges a rationalization for increasing the price of education."

Mr. Hill feels that a big problem in beginning an education planning program for many parents is that there is always a more immediate financial need that pulls attention away from college savings. But by ignoring saving today, parents simply delay until later the financial pressure that they will face; and the longer they delay facing the problem, the greater that pressure will be. Baystate's Mr. Hill says that colleges around the country have recently begun rejecting applicants for admission, however strong their academic and other accomplishments, if their families can't assist in any way in providing for the costs of their education. "They want to see the applicant and their family bring something to the table to help in some way in covering the large costs of four years of education," says Mr. Hill. "And with education planning as with all other things financial, something saved is a lot better than nothing saved."

Because the cost today of four years of quality college education can be

\$100,000 or more, and will surely continue to soar in the future, the types of investments selected to achieve this goal can be very important. Baystate Financial offers particular expertise in developing investment strategies and choosing the investments to carry them out. Here are some sample investment strategies for education planning based upon different time horizons: the number of years until your child enters college – and risk tolerances aggressive, moderate or conservative.

## Investment Strategies



Many times families feel that there are no funds available in their budgets to begin education planning, according to Mr. Hill. "By doing a detailed analysis of their monthly budgets and comparing it with their take-home pay," he

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Managing Principal

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## Ipswich Savings Bank develops niche in Andovers

Thomas R. Girard, vice president of Ipswich Savings Bank, reports that the bank has originated \$88 million in new mortgage loans in Andover and North Andover out of its mortgage loan office at 68 Main St.

"We've been in the Andover office a little over eight months now and have been gratified by the business Mr. Girard has generated," said David L. Grey, president of the bank.

Mr. Girard, a Tewksbury resident, is a former member of the Tewksbury Board of Selectmen and Board of Appeals. He also served as chairman of the Industrial Commission and is a past president of the Rotary Club. Mr. Girard is a graduate of Austin Preparatory School and the University of Lowell. While attending the University of Lowell, he served as an intern to Sen. Paul Tsongas.

"Mr. Girard has a demonstrated commitment to community," said Mr. Grey. "Coupled with his understanding of the real estate market and mortgage products, Tom is providing a great opportunity for both real estate professionals and homebuyers in the Greater Andover area."

The Ipswich Savings Bank is a progressive \$85 million bank which recently completed a successful \$2.3 million conversion to stock owner-



Thomas R. Girard

ship. The bank has three branch offices and two mortgage loan offices and lent \$40 million to families building or buying in the North Shore area last year.

"The Ipswich Savings Bank stands committed to continued service excellence and the low rates that have become our trade mark," said Mr. Girard.

## Elder Services seeks nominations for David Bruno Caregiver Award

Elder Services of the Merrimack Valley Inc. is seeking nominations for the second annual David Bruno Caregiver Award.

This award is given in memory of David Bruno, a case manager who showed compassion and a unique commitment to his clients and their caregivers.

Nominations are being accepted for caregivers who have the primary responsibility of caring for an elder 60 years or over, or for a person under 60 with a diagnosis of Alzheimer's Disease. The caregiver should live within the Merrimack Valley's 23 city and town service area.

The award will be presented at the

annual meeting of Elder Services of the Merrimack Valley on Friday, Oct. 29.

To request an application or for more information call 1-800-892-0890. The deadline for submitting nominations is Aug. 27.

Elder Services of the Merrimack Valley Inc. is the Area Agency on Aging working with elders, families and community agencies to develop and implement services to meet the diverse needs of the aging population. Elder Services advocates for funds, manages the resources and provides information and referral assistance to elders and family members about choices in community services.

## Service offers free legal advice by phone

While only a lawyer can give legal advice, many people have important law-related questions that can be answered with basic information on the law.

Tel-Law, a public service of the Massachusetts Bar Association, is a series of recorded messages offering legal information by telephone. The Tel-Law number is (617) 542-9069. The service is free - normal toll charges calls from outside the 617 area.

By pressing numbers on touch-tone phones, callers can access recordings on 50 topics. Examples of topics are child custody, workplace discrimina-

tion, right to free attorneys in criminal and juvenile cases, small claims court procedure, landlords' and tenants' rights and filing auto insurance claims. Tel-Law may be called 24 hours a day.

For a free brochure listing all topic areas, send a stamped, self-addressed, business-size envelope to Tel-Law, Massachusetts Bar Association, 20 West St., Boston, Mass. 02111-1218.

The Massachusetts Bar Association has also donated cassettes of the Tel-Law recordings to many larger public libraries where they are available for loan.

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# Love of Oriental rugs began in Persia Bedford Oriental Rug Gallery offers selection

Some facts on Bedford Oriental Rug Gallery... and what you can expect.

The history of the Cohen family involvement in the Oriental rug trade extends all the way back to Moshe Cohen's early years in Persia, where he was born. Moshe moved to Israel in the 1940s where he raised a family.

In the mid-'70s, Mr. Cohen, his wife, Rachel, and two of their children came to the United States. During this time, Mr. Cohen continued to expand not only his knowledge and expertise of Oriental rugs, but also his international connections in the trade.

This provided the basis for Cohen & Son Oriental rug store in Keene, N.H. This business is now owned and operated by Mr. Cohen's son, Menashe, who has earned respect during the last eight years as a successful retailer of fine Oriental rugs and service in the region.

Another store had been under consideration for some time when Gordon Orme, a friend of Menashe, focused the Cohens' attention on the Bedford area.

*In the gallery you will find new, old and antique rugs of Persian, Afghan, Caucasian, Indian, Kurdish, Pakistani and Turkish origins, in sizes up to and including palace size. The rugs are displayed in custom-designed showrooms, which use skylights to provide abundant natural light.*

Subsequently, they acquired the property that now houses the Bedford Oriental Rug Gallery, offering a broad selection of beautiful hand-woven rugs from most of the world's important rug-producing countries.

In the gallery you will find new, old and antique rugs of Persian, Afghan, Caucasian, Indian, Kurdish, Pakistani and Turkish origins, in sizes up to and including palace size. The rugs are displayed in custom-designed showrooms, which use skylights to provide abundant natural light.

Mr. Cohen's pride in Bedford Oriental Rug Gallery is evident throughout, as is his knowledge and expertise in buying and selling Oriental rugs and carpets.

Unlike ordinary rug "dealers," Mr. Cohen imports many rugs directly, enabling him to offer a uniquely competitive price/value ratio on every "piece" in his gallery.

A few weeks prior to the Bedford Oriental Rug Gallery opening, Mr. Cohen returned from a buying trip in

the Middle East. Among his finds there were a few antique rugs and some nice old Caucasian rugs, which are now on display.

Quality, price and service have certainly been major components in the success of the Cohen family rug business, and will continue to be. This success, despite the prolonged economic recession of the last few years, speaks for itself.

Services provided include hand washing, mothproofing, restoration, repairs and appraisals, and of course, shipping.

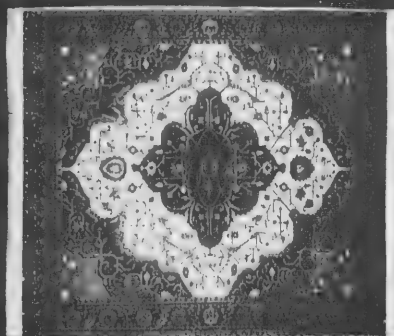
Mr. Cohen is usually available six days a week at his gallery, with a warm welcome, a sense of humor, and a natural eagerness to show and discuss the abiding love of his life, Oriental rugs.

Bedford Oriental Rug Gallery is located at 334 Route 101 West, Bedford, N.H. From Andover, take Route 93 North to Route 293 to Route 101 West.

Call (603) 472-5656.

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# Baystate Financial works with individuals, businesses

(Continued from page 5A)

states, "many clients realize that money has been slipping through their fingers and that some funds could be spent on higher family priorities like education planning."

## Life insurance

Life insurance can play several meaningful roles within a full financial plan. While the product can have attractive cash accumulation features, it is most importantly a financial vehicle that helps replace income lost when a family wage earner dies. Three factors are most important when selecting life insurance to protect one's family:

1. The amount of life insurance – the most important factor. This can only be determined following objective analysis by a skilled professional, preferably someone who has attained at least one of the professional designations of CLU (Chartered Life Underwriter), ChFC (Chartered Financial Consultant) or CFP (Certified Financial Planner).
2. The type of life insurance. Whether the client should have term insurance, some form of whole life insurance or a combination of both depends upon many things. This deter-

mination should also be reached with a life insurance professional one can trust.

3. The ownership and beneficiary of the life insurance. According to Mr. Hill, this is one of the areas of an insurance policy that is most often handled incorrectly. "Many people with whom I meet are not aware of how very important ownership and beneficiary designations and the use of trusts can be in their overall estate planning." He recommends that those to be insured consult with their insurance adviser, attorney and accountant to make sure these are handled correctly.

## Retirement planning

Retirement planning should be of interest to nearly everyone. Calculation of the funds necessary to retire at a good standard of living is often a sobering experience. The retirement planning process should be begun as early as possible and the setting of goals and a means to achieve them with one's financial adviser is a must.

Mr. Hill feels that good retirement planning relies on several sources of income at retirement, including company plans, investments, life insurance, real estate, Social Security and others. He also warns that the invest-

ments that fund retirement plans can be either too aggressive or too conservative. "It all depends upon the particular client. If the client has just a short while to go until retirement, or their peace of mind requires them to make only the most conservative investments, or both, then very conservative investments are what they should have." He points to very low bank CD rates – now around 2 percent or 3 percent – as having been a great boon to the investment business. "There are other very safe, secure investments, which offer greater returns". On the other hand, Mr. Hill points out that the retirement planning investor under the age of 45 or so will often likely be better served by a more aggressive investment posture, one that includes stocks and bonds in the portfolio. "If the long term rate of return does not exceed the inflation rate by at least 2-3 percentage points, the client is not being well served".

Mr. Hill and his 85 Baystate Financial colleagues in offices in and around Greater Boston rely on up to 30-40 life insurance companies and 80-100 different investment firms to fill the product needs of their clients. "So, our clients can be sure we are really searching the

financial marketplace at all times, in an effort to be of the greatest help to them. We feel we offer the residents of Andover, North Andover and the surrounding towns the best of both worlds: all the advantages of a major metropolitan brokerage, with the most local, individual service possible."

Baystate Financial is committed to providing its associates with in-depth, state-of-the-art training to keep them abreast of the latest economic trends, important new legislation, and innovative financial products.

"Of course, the single greatest ingredients in the client's successful relationship with a financial adviser are mutual confidence and trust. We work very hard everyday to earn those," explained Mr. Hill.

Mr. Hill holds the CLU and ChFC designations and has been a financial consultant with Baystate Financial for 11 years. Prior to that, he was the national editor in economics with Addison-Wesley Publishing Company in Reading. He is a Phi Beta Kappa graduate of the University of California, and lives in Andover with his wife, Janis, and their two children, Kaitlin and Matt.

## Demystifying mutual funds

(Continued from page 4A)

**Q: What do the terms "no-load" and "load" mean?**

A: No-load funds are generally offered directly to investors through ads or the mail. There are no sale commissions for no-load funds. Load funds, typically sold through a broker, financial planner or bank, can currently charge up to a maximum of 8.5 percent commission. For example, on an investment of \$10,000 an \$850 commission could be charged. Therefore, not all your money is going to work for you. A no-load fund would invest all of your \$10,000.

**Q: Can I have access to my money whenever I want?**

A: When you want to sell or transfer your shares from one fund to another, a mutual fund typically redeems the shares back at the current value at the close of the day of your request.

For more information to boost your "MFQ," including how to determine the right funds for you and how to evaluate a mutual fund's performance, call 1-800-322-2282, Ext. 4710, and ask for our free brochure "Understanding Mutual Funds" from the AARP Investment Program from Scudder, Scudder Investor Services, Inc. Distributor. Underwriter of more than 35 funds.

*Cuyler Findlay is chairman of the AARP Investment Program from Scudder.*

## Greatest obstacle to financial security is debt

(Continued from page 3A)

spending (ties, perfume, clothing).

Second, by limiting your credit card charges, you will be limiting your interest expenses. To get the most out of this, create a "slush fund" say, 20 percent of your monthly living expenses. When you need a new refrigerator or a battery for your car, dip into the cash fund rather than using your credit card.

Think of the benefits: You will collect interest from the slush fund rather than paying it to the credit card companies.

• Avoid long-term car payments. When financing an automobile purchase, resist the temptation to reduce monthly payments by stretching out the term of the loan or the lease. The longer you pay for the car, the more

you will be paying in financing costs. A good rule of thumb is to avoid financing terms that are longer than the length of time you plan to keep the car (or other financed asset).

• Consider debt consolidation. Should you find yourself in over your head, explore the advantages of a debt consolidation loan. This will not reduce your outstanding payments, but it may enable you to convert your debt to a lower interest rate, thus reducing the overall cost of the credit card charges and other borrowings.

With a little determination and a lot of self-discipline, you can quickly put yourself back on the road to financial security.

*Herb D. Vest is CEO of H.D. Vest, Inc., providing financial advice for an estimated 1.5 million American families and small businesses.*

## IRS: Plan ahead – save \$\$\$

By Gerard R. Esposito

Planning ahead can save you money. The following common questions are presented as a public service of the IRS.

**Q. I keep hearing about tax planning. I am not rich, so that's not something I have to bother with, right?**

A. Anyone who needs to file a tax return should consider some tax planning.

**Q. I don't itemize and my tax return is very simple. What kind of planning should I do?**

A. Look at last year's return. If you got a large refund, you may want to decrease your income tax withholding or any estimated tax payments you make. This will give you more money each payday rather than a large refund at the end of the year.

In the same way, if you owed a lot of money, increase your withholding or your estimated tax payments to avoid owing a lot next year.

**Q. I did get a large refund last year. How do I decrease my withholding?**

A. Ask your employer for a Form W-4, "Employees Withholding Allowance Certificate." Use the worksheet in the W-4 instructions to figure out how many allowances you should claim. Then give the completed W-4 to your employer. Keep a copy for your records.

**Q. Is that all there is to tax planning?**

A. That is the first step, but tax planning should also be done any time something happens that could affect your future tax returns.

**Q. Can you give me an example?**

A. Yes, buying a house may lower your tax. You might want to decrease the tax you have withheld or lower

your estimated tax payments so you have more money now rather than receiving a large refund later.

Also, changes such as getting married or divorced or opening an Independent Retirement Arrangement (IRA) account can affect your taxes.

Checking now to see what effect these changes may have on your taxes will keep you from having surprises at filing time.

**Q. Do you have any other suggestions on tax planning?**

A. Yes. Establish a recordkeeping system that works for you. Preparing your return will be easier if you have complete, up-to-date records. A well organized record-keeping system will also help you answer questions if your return is selected for an audit or if you are billed for additional tax. For more information, you can call 1-800-829-3676 and order publication 552 "Recordkeeping for Individuals."

*Gerard R. Esposito is a District Director for the Internal Revenue Service.*

**Tax planning should also be done any time something happens that could affect your future tax returns.**



## When a manufacturing job is lost, many other jobs go down with it

By Robert E. Swift

As painful as any job loss can be personally, some job losses are far more devastating than others to our nation's economy. A recent research report by the Economic Policy Institute, "Employment Multipliers in the U.S. Economy," clearly illustrates just how important the preservation of manufacturing jobs is.

Manufacturing employment in the United States has fallen by more than three million - from 21 million jobs since its peak in 1979 to less than 18 million in February 1993. The report makes it clear that this has ramifications that go far beyond those direct job losses. It examines the secondary impact of resultant job losses in supplier businesses as well as other businesses where workers in the manufacturing industry and its supplier industries spend their income. It takes into account public-sector jobs supported by tax revenues generated by workers when they held jobs.

The report found that the average manufacturing job generates four and a half times as many secondary jobs as the average retail job and almost three times as many as a job in the personal and business service sector. For example, 570 jobs are associated with every 100 jobs in the carpet and rug industry.

The report also notes the relatively higher wages paid by manufacturing jobs. When the economy loses manufacturing jobs to import competition, it has to generate substantially more employment in the lower-paying service sector to offset the loss. For instance, to offset the loss of 100 jobs in apparel manufacturing, 158 new retail jobs are needed.

Based on February 1993 textile and apparel manufacturing employment of

1,679,000, we can estimate that this sector is supporting almost 1.5 million jobs at direct suppliers, plus 230,000 govern-

**The report found that the average manufacturing job generates four and a half times as many secondary jobs as the average retail job, and almost three times as many as a job in the personal and business service sector.**

ment jobs at all levels. When the wages of textile, apparel and direct suppliers are spent, an additional 1.4 million jobs are supported. In other words, the welfare of 4.8 million workers is at stake because of the textile and apparel industry.

The fiber, textile and apparel sector accounts for 10 percent of all U.S. manufacturing jobs, despite the loss of more than 500,000 jobs since 1979 - primarily because of rising imports. This has happened despite the fact that the average retail price of imports has either equaled or exceeded that of U.S.-made apparel products since 1985.

So, if you don't think it's critical that you look for a "Made in U.S.A." label when you shop, please think again.

Robert E. Swift is executive director of the Crafted with Pride in U.S.A. Council, headquartered in New York City.

## Retirement planning is a necessity for the "sandwich generation"

By Cuyler W. Findlay

Have you heard of the "sandwich generation?" Chances are, you're a member of it or you know someone who is.

The "sandwich generation" is primarily those people between the ages of 50 and 65 financially caught between supporting adult children living at home or in college and caring for aging parents.

If you are part of this group, the challenge of meeting the burdens of everyday life may overshadow the planning for your own financial future. However, there are steps you can take to manage these

**The "sandwich generation" is primarily those people between the ages of 50 and 65 financially caught between supporting adult children living at home or in college and caring for aging parents.**

competing responsibilities so you can begin to manage your money and still plan for a comfortable retirement.

First, you need to communicate with your parents or children about their financial matters, even if it may be uncomfortable. Why? Because when a child moves back home or a parent needs financial help, once-growing retirement accounts can begin missing their monthly additions.

Therefore, the sooner you learn how to incorporate your children's and parents' needs into your financial planning, the better. Also, discussing financial matters with your children will help them understand personal money management early on. This will help them plan for their own retirement at an early age.

Then, after you have begun communicating with your family, you should assess your finances. First, set up a monthly budget for the entire family.

This includes understanding not only how much money you spend on food or insurance, for example, but how these expenses have increased since your family responsibilities have increased.

Next, calculate the monthly income for you and all family members you are supporting. Subtract the expenses from the income. This should tell you the amount of money that is left over each month. You may find that you don't have as much as you thought.

Though it might be difficult, it is important that you focus on the responsibility you have to yourself. Make a commitment to invest some amount, no matter how small it might seem, for your retirement.

The next step is to invest your money wisely by making informed investment decisions. "How to Invest: A Guide to Investors Aged 50 and Over," available from the AARP Investment Program from Scudder, will help you determine your financial objectives, understand the many factors that affect returns and how to diversify your retirement money. To receive the brochure, call 1-800-322-2282, Ext. 4926. (Scudder Investment Services Inc. distributor).

Remember, it is never too late to start investing for your retirement. Don't let being part of the "sandwich generation" discourage you from thinking about your own long-term financial plans.

Cuyler W. Findlay is chairman of the AARP Investment Program from Scudder.

## Regular, fixed investments cut mistakes

By Herb D. Vest

"Buy low. Sell high" is the motto of many a prudent investor. The problem, of course, is deciding when the low and high occur. It is this decision that sidetracks many investors.

The volatility of today's markets will undermine investments based on timing alone.

By contrast, another strategy called "dollar cost averaging" can siphon off some of the risk of fluctuating markets and make volatility work in your favor.

Here's the key. By investing a fixed amount at regular, preferably monthly, intervals, an investor may often obtain a better-than-average return in any price cycle.

For example, suppose an investor puts \$1,000 into XYZ stock every month for four months, during which the stock's price fluctuates. In the first month, with the stock at a low \$300, the investor gets 3.3 shares; the second, with the stock's price rising to \$375, 2.66 shares. When, in the next

month, the stock climbs to \$450, the amount buys only 2.2 shares. When the stock sinks to \$350 in the last month, the same money invested claims 2.86 shares.

What happens?

The results: Over this period, periodic investments in XYZ stock would salt away 11.02 shares at an average price of \$367.97 per unit. For the same period, the stock's market price would average \$368.75 per share.

So the strategy of "dollar cost averaging," or regular monthly investments of the same amount, could save more than \$60 in investments over four months. Of course, the longer the investment period, the greater the fluctuation, the more the investor benefits.

Your mistakes cost less and your successes help you more when you invest a constant dollar amount. When the stock is expensive, the investor buys less and makes a smaller mistake. When the price drops, the investor profits more from the cheap-

er price. So over time, his investments average a better overall price.

Dollar cost averaging works best with investments whose prices fluctuate. Mutual funds are ideally suited to this method because they are easier to purchase than stocks or bonds. In addition, mutual funds offer budget-minded investors minimum investment requirements, which can be as low as \$25, and adaptability to painless, automatic monthly checking account transfers.

Tip to investors: It's much easier to be disciplined than smart. For more information, call 1-800-821-8254.

Herb D. Vest is CEO of H.D. Vest Inc., based in Irving, Texas. Recently recognized by Inc. magazine as one of the 500 fastest growing companies in the United States, it provides financial expertise in such areas as discount brokerage, investment banking, professional money management, insurance, and estate and retirement planning for an estimated 1.5 million American families and small businesses.

## Insurance fraud is costly

The purpose of insurance is to restore things to the way they were before the claim occurred. The fraud artists want to go beyond that - by making a profit.

There are two types of insurance fraud. "Professional" fraud is usually committed by career criminals, often in league with others who can help create or compound the "incident" that leads to claims. Examples include staged auto accidents aimed at producing (usually phony) injury claims; auto theft-related fraud, such as insuring cars that exist only on paper, then reporting them stolen; and arson-for-profit.

"Amateur" fraud is committed by ordinary insurance policyholders who may sincerely believe they're doing nothing wrong.

A survey showed 23 percent of Americans believe there's nothing wrong with padding an auto insurance claim to cover collision deductibles. And 20 percent think it's OK to inflate claims to make up for premiums paid in years when they had no claims.

These folks don't seem to understand that they - and you - end up paying for their dishonesty with higher insurance premiums.

The National Insurance Crime Bureau is spearheading the fight against fraud. If you suspect fraud, call its hotline at 1-800-TEL-NICB.

## Americans can go for the gold in maple leaf contest

The story of gold is a part of the story of all humankind. For many, gold holds a mystical attraction. For others, it is the metal's rarity. Unlike anything else, gold is overwhelmingly practical and enduring.

In man's earliest days, gold assumed magical importance. All of the great empires of the ancient world used golden objects for religious purposes. In their time, the ancient Egyptians were the largest producers of gold. They linked its brightness and glow to the sun, the giver of life, and created golden works of art to reflect the rays of Ra, their sun god.

The Spaniards' interest in the new

world was for spices and gold, but when they saw the Aztec gold they lost all interest in the other treasures they sought.

The 19th-century gold rushes in California, Canada, Australia and Brazil sent people in a fevered search across oceans and continents. Today with more sophisticated mining techniques, the gold rush continues at an even more intense pace.

One ounce of gold is so malleable that it can be stretched into a thin wire some 50 miles long, or it can be hammered into thin gold leaf covering 1,400 square feet. Gold is used in outer space

and in stereos. And, of course, Donald Trump used it on his yacht.

In the 16th century, an ounce of gold bought a good quality man's suit. During the Great Depression, an ounce of gold bought a good quality man's suit. And today, an ounce of gold will still buy a good quality man's suit. Unlike anything else, gold has an excellent track record of retaining its purchasing power.

In recent years, American investors have again turned to gold as a national investment. Its reputation as a store of value in the long term makes it sought after as a hedge against inflation.

For the first time, this phenomenon

is at work in a sweepstakes that Americans can enter. Whereas cash prizes that are awarded over a period of time often see their value eroded by inflation, "gold diggers" and gold investors can now win gold awarded in annual installments.

The Royal Canadian Mint's "Gold for Life" contest offers up \$400,000 worth of gold maple leafs, the world's best selling bullion coin, and a trip to Canada to see gold being mined underground and maple leafs being made at the mint in Ottawa.

For more information, consult your local coin dealer or call 1-800-331-1750, operator 904.

## Actuaries say baby boomers can't afford retirement without saving

Baby boomers expecting to retire early in the 21st century may want to start saving now on their own instead of relying exclusively on employer pension plans, according to Forecast 2000, an actuarial look into the future sponsored by six North American actuarial organizations.

"Baby boomers should start saving now for their retirement," says James J. Murphy, executive vice president of the American Academy of Actuaries and the profession's spokesman. "A smaller work force, greatly increased Social Security costs and a decline in employer-pay-all pension plans all point in one direction - fewer retirement dollars from outside sources."

Actuaries apply mathematical methods to current data to evaluate the

financial implications of future events. The profession celebrated its 100th anniversary in 1989. The American Academy of Actuaries represents actuaries in all specialty areas: life actuaries, who calculate life expectancy; casualty actuaries, who figure casualty risks; and pension actuaries, who estimate the future value or viability of pensions and other employee benefit plans.

Most actuaries anticipate that middle-income baby boomers who were born from 1946 to 1964 will need to draw on personal savings accumulated independent of employer-based pension plans for retirement. An aging population and continuing uncertainty over the future of Social Security contribute to the prediction that the next

century's retirees may have to rely on their own savings to be able to enjoy the same standard of living when they're retired that they did while employed.

The reason most actuaries give for the anticipated pension crunch on baby boomers retiring in the 21st century is the lack of adequate tax incentives to encourage sufficient employers' pensions and personal savings. Actuaries also foresee problems with Social Security. As demographics change and there become fewer employees and more retirees, many actuaries predict that retirement at age 65 will be impossible for many Americans primarily because there will be too few workers to support the Social Security benefits that baby boomers

expect.

"Under current payroll tax rates, Social Security, excluding Medicare, will amass as much as \$15 trillion in government bonds to support the baby boomers' retirement," Mr. Murphy said.

Almost all the pension actuaries questioned expect flexible benefit plans to increase through the year 2000 and beyond. Flexible benefit plans allow employees to choose the benefits best suited to their needs. Most actuaries also expect an increase in 401(k) plans in which employees contribute a part of their pay to a pension. However, they predict a tailing off of employer stock ownership plans (ESOPs), which have grown significantly in recent years.

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## Mortgages: facts and fallacies

Are you at home with the truths and misconceptions about home mortgages? Here are a few it may pay you to know.

**Fallacy:** You must be able to put at least 20 percent down to get a mortgage.

**Fact:** Lenders will allow a down payment as low as 5 percent if you carry private mortgage insurance. The premiums will add to your cost over time.

**Fallacy:** The only thing to consider in a mortgage is the interest rate.

**Fact:** Mortgage packages consist of more than interest rates. They consist of a quoted rate, plus "points" (prepaid interest assessed by the lender at settlement, the meeting when the property legally changes hands) and other fees, plus a full range of "terms," including adjustability versus fixed-rates, low down payment versus high down payment, the presence or absence of prepayment penalties and many other features.

**Fallacy:** If you can meet the mort-

gage and scrape up the down payment, you can buy the house.

**Fact:** You also have to consider closing costs. These may include an origination fee, discount points, appraisal fee, title search and insurance, survey, taxes, deed recording fee, credit report charge and other costs. They can come to 3 to 6 percent of the entire mortgage.

These facts come from the Mortgage Bankers Association of America. Founded in 1914, its 2,600 members include mortgage companies, savings and loan associations, savings banks, commercial banks and life insurance companies. Mortgage bankers handle more than \$850 billion in home mortgages and originated more than \$66 billion in mortgages in 1989 alone.

For free booklets on shopping for, qualifying for and understanding a mortgage, send a self-addressed, business-sized envelope to the Mortgage Bankers Association of America, Consumer Affairs, P. O. Box 65299, Washington, D.C. 20005.

## Bank mergers can leave the customer confused and frustrated

The bank mergers that are occurring across the country can be disruptive to employees and to customers. Though banks try to minimize confusion to keep customers from throwing up their hands and going elsewhere, figuring out what's going on sometimes can be hard. The United Food and Commercial Workers Union offers these tips.

- Open all mail from the bank promptly. When mergers are underway, banks send information about what changes are coming and what options are available.

- Verify account numbers. Banks typically issue new checks after a merger to show the new bank name, but allow the use of current checks for a period of time. Make sure the new checks have the correct account num-

ber.

- Automated teller machine (ATM) cards will be reissued with the new bank name and possibly with a new personal identification number (PIN).

- Bank credit cards also are reissued. Watch for changes in fees and interest rates.

- Interest rates for existing loans and certificates of deposit (CDs) usually stay the same, but be sure to find out.

- Check to make sure the new bank is covered by the Federal Deposit Insurance Corp. (FDIC) and your deposits fall within FDIC rules. Generally, customers are insured for up to \$100,000 at any one bank. Regulations involving joint accounts and mortgage escrow accounts can be complicated, so be sure to ask.

## Use daily organizers to plan

Getting organized is one thing. Staying organized is a lot harder. For help, many people are turning to personal organizers, loose-leaf binders containing calendars, address directory and planning pages. Here's advice from Day Runner, the retail leader, on using personal organizers.

- Don't leave home (or anywhere) without it. By carrying your organizer like a purse or wallet, phone numbers and calendars will always be convenient.

- Use one book for home and office. Carrying one organizer eliminates duplication of effort and helps you avoid scheduling conflicts.

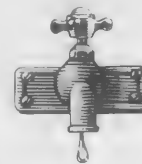
- Use several calendars. Monthly calendars keep long-term goals in

sight. Weekly and daily calendars are handy for remembering details - appointments, to do's and notes.

- To remember birthdays and key dates, pencil them in monthly calendars a year in advance. Transfer reminders to daily pages at the start of each month.

- Use daily pages to track diets, exercise plans, expenses and ongoing business activities such as sales calls. The sense of accomplishment (or guilt) is a powerful motivator.

- Think S.S.F.: To find information fast, sift it, sort it and file it in your organizer's A-Z directory, or create special tabbed sections for your boss, co-workers and family members.



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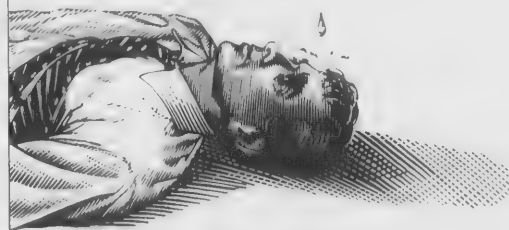
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<sup>2</sup> Average savings for services provided with the Andover Advantage account.

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# 1994 Audi Cabriolet convertible is fun and luxurious

To its range of sports sedans, mid-size luxury, high performance, and ultra-luxury models, Audi adds for 1994 a handsomely styled convertible – the Audi Cabriolet.

With the striking lines of a classic roadster, Audi's first-ever Cabriolet features a power top that at the push of a button folds into a covered storage area.

A sell-out success in Europe since its introduction there in 1991, the U.S. version Cabriolet is powered by a 2.8-liter, 172-horsepower, V6 engine with an electronically-controlled, four-speed automatic transmission. The V6 pulls well all the way to the red line while the transmission moves easily up and down the gear selector range.

"The Cabriolet is a fun car," said Gerd Klauss, vice president in charge

of Audi of America.

"Yet with all of the excitement of open-air motoring come such practical features as front-wheel drive and dual airbags.

"As much as it is a car for fun in the sun," he said, "the Audi Cabriolet is a car for all seasons."

Standard features include:

- A beautifully crafted insulated, power-operated soft top with headliner, a large plastic rear window, and a fan-assisted rear-window defogger.

- A central switch that operates all four windows simultaneously.

- Driver and front passenger airbags.

- Five-spoke alloy wheels.

- Leather seat upholstery.

**Power soft top**

At the turn of the T-handle wind-

shield-header latch and the push of a center-console button, the driver can open and close the top without getting out of the car.

The electro-hydraulic powered soft top releases easily and then withdraws into its own compartment, where it is stowed out of sight. To close the top, the button is pushed and the T-handle is secured to the windshield frame. Each process takes about 30 seconds and, for safety reasons, can only occur when the Cabriolet is parked with the handbrake fully engaged.

The easy-to-operate top encourages open-air driving on shorter trips while offering greater security when the car is parked for short periods.

**Structural rigidity**

To bolster the Cabriolet's body strength and torsional rigidity, Audi

reinforced the door sills, the door pillars, cross members, longitudinal chassis members and windshield frame.

A special stiffener is installed between the central tunnel and the dashboard to prevent the instrument panel area, or cowl, from shaking, a condition common to less well developed convertibles.

In addition to dual airbags, safety features include bracing to the sills and center tunnel, extra stiffening for the A-pillars, and strong extruded beams in the doors. According to Audi tests, the Cabriolet meets 1997 U.S. government side impact standards. The windshield frame is reinforced with high-strength plastic to resist bending.

Even at high speed, the Cabriolet is

(Continued on page 13A)

## Make use of the Insurance Consumer's Bill of Rights

For the first time, consumers can have a simple and straight-forward explanation of what to expect – and what's expected of them – when buying insurance

An Insurance Consumer's Bill of Rights and Responsibilities has been prepared jointly by the Consumer Insurance Interest Group and the National Association of Professional Insurance Agents (PIA National)

The six insurance consumer's rights include the right:

- To protection;
- To be informed;
- To choose;

- To be heard;
- To redress, and;
- To service.

"Since insurance is really a contract between the company and the consumer, buyers need to know their responsibility in order to fulfill their side of the obligation," says Richard Yingling, PIA National president

Insurance consumer's responsibilities include the responsibility:

- To be informed;
- To help control losses;
- To report accurate information;
- To keep updated and accurate records;

- To pay premiums, and;
- To report fraudulent practices.

"We realize this is just a first step in creating greater understanding of what consumers should expect in buying and using insurance," said Esther Peterson, PIA National consumer advisor.

For a copy of the Insurance Consumer's Bill of Rights and Responsibilities, contact your local professional insurance agent, or send a stamped, self-addressed number-10 envelope to Esther Peterson, PIA, Dept. C, 400 N. Washington St., Alexandria, Va. 22314.

**Coming next week: Student Handbook: A Guide to the Andovers. Other sections coming up include: Hospital, Health Care, Beauty & Fitness, Sept. 23; Fall Dining & Catering, Sept. 30. To advertise in Townsman special sections, call 475-1943.**



## An American Tradition: Home Ownership

It wasn't long ago that home ownership seemed an American tradition. Today, The Mortgage Corner is helping more and more families to achieve their goals. With mortgage rates lower than they've been in years and real estate prices coming back down to earth, the dream is once again becoming a reality.

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## 1994 Audi Cabriolet is fun

(Continued from page 12A)

stable and sure-footed with interior buffeting negligible to non-existent.

### Other standard features

Standard technical features include front-wheel drive, power rack and pinion steering, anti-lock brake system, 195/65 HR 15 all-season tires, anti-theft vehicle alarm system, fully galvanized sheet metal and CFC-free air conditioner.

Standard exterior features include aerodynamic halogen headlamps with high-pressure washer jets, 5 mph bumpers, body-colored protective side moldings and outside mirrors, front elliptical projector fog lights and a single rear fog light, headlight-washer system, polished/chromed cockpit surround, trim and windshield frame and metallic paint.

### Options

Options are limited to a windscreen that covers the rear seat area, protecting front passengers from buffeting, and an all-weather package that includes heated front seats, heated windshield washer nozzles and heated door locks.

### Colors

Brilliant Black, Cerise, Emerald Green, Laser Red and Pearl Effect

White.

### Audi advantage

Audi offers a comprehensive customer care plan that includes:

- Three-year/50,000-mile no-charge scheduled maintenance.
- Three-year/50,000-mile limited new vehicle warranty.
- Ten-year limited warranty against corrosion perforation.
- Roadside assistance through a three-year membership in the U.S. Auto Club, Motoring Division Inc.

The 1994 Audi Cabriolet is available at Park Audi, 222 Lowell St., Lawrence. Phone 686-9743.



1994 Audi Cabriolet

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Only Audi in the luxury import segment offers expense-free scheduled maintenance and routine repairs for three years or 50,000 miles across its full range of models.

In 1988, Audi set the standard for luxury-car protection by offering the Audi Advantage. And today, Audi remains in a class by itself by providing scheduled maintenance at no charge on all Audi vehicles. Oil changes, windshield wiper blades, light bulbs, brake pads and wheel align-

ments are all covered by the Audi Advantage.

In addition to offering the industry's most comprehensive owner protection program, Audi provides a 10-year limited warranty against corrosion perforation.

This warranty is the longest in the industry. Only Porsche matches it. But Audi's is also one of the least restrictive. Many manufacturers require periodic inspections. Audi doesn't because its corrosion-resistant, sheet-

metal parts are 100 percent galvanized on both sides.

The Audi Advantage also includes 24-hour roadside assistance through membership in the Motoring Division of the United States Auto Club.

All of this customer protection is in addition to a basic limited warranty that provides three-year or 50,000-mile bumper-to-bumper protection against any defects in material or workmanship with no deductibles. Tires are covered by their manufacturers.

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## Chase eases job relocation

By Deborah A. Lasota

When a job change or corporate relocation occurs, personal and financial affairs are subject to disruption.

Children have to be enrolled at new schools, often in a different part of the country. A new network of friends and business associates must be established. Most importantly, the relocating family has to spend time shopping for a new home while closing on the house in their former city of residence.

Busy professionals need resources to help minimize the dislocation that often accompanies a relocation. They need to find ways to speed the transition and get their lives back in order as quickly and smoothly as possible.

There is always a degree of uncertainty in moving and this is especially true when moving into a new state or region of the country. For this reason, it can be a significant advantage to deal with a financial institution that has a nationwide network of offices with a knowledge of the local housing market. This enables you to close your mortgage at the most convenient location, thereby easing the transition while substantially reducing the cost of travel and temporary housing.



Deborah Lasota

For example, if the family is moving from San Diego to Andover, the lender should be able to close the mortgage in San Diego, eliminating the need for the customer to travel back from Massachusetts. Furthermore, the speed with which a lender acts can save money for the company by reducing temporary housing costs and shortening the time away from work.

There are a number of features that relocating executives should look for in selecting a lender, including:

- **Prompt action:** During a relocation the ability to make a quick loan decision is important. In most cases, a good lender should be able to make conditional loan commitments rapidly — often within 48 to 72 hours of receipt of the completed application.

- **Best lenders can also provide** pre-approved mortgage commitments, which are a powerful negotiating tool, almost as good as cash in hand. This service provides an actual written commitment, usually subject to certain conditions such as a property appraisal acceptable to the lender. Pre-approval not only provides peace of mind, it saves time by limiting the search to the most suitable price range.

- **Flexible lending guidelines:** Is the company a direct lender with the ability to move quickly and decisively on a loan application or jumbo mortgage? Be wary of lenders that are limited by restrictive debt-to-income ratios and stringent qualifying criteria.

In today's luxury housing market, the relocating executive needs a lender

that can handle mortgages to \$1 million and more. A specialist in jumbo loans for qualified applicants with exceptionally large borrowing needs is accustomed to providing the prompt, effective service that such clients require.

In addition, the lender should extend maximum credit for the income of the trailing spouse. While this was virtually unheard of until very recently, today's two-income families need the services of a financial institution willing to consider a substantial portion of the trailing spouse's prior salary, even if he or she has not yet found employment in the new area.

- **Full-service lender:** The relocating executive is best served by a financial services company that can provide a total relationship for all financial needs, rather than just offering service on a single loan. Look for a lender that is interested in developing a long-term relationship. This type of "one-stop shopping" simplifies financial planning.

A full-service lender is best equipped to deal with a variety of complex financial situations. They are experts at analyzing complicated compensation plans and special incentives that many conventional lenders can't equate to standard ratios. In addition, loans can be structured to include features like rate buy-down assistance.

Furthermore, a full-service financial institution can offer a range of financing options such as bridge financing, vacation home financing, residential investment, real estate and lifestyle lending (home equity lines of credit, unsecured lending to qualified borrowers and luxury auto financing).

- **Personal services and products:**

The relocating executive needs a mortgage tailored to his or her individual needs. The lender should offer a wide range of products that allow the creation of a loan program tailored to the transferee's particular situation. For example, does the institution provide both fixed and adjustable rate jumbo mortgages? Does it offer a variety of amortization plans up to 30 years?

Many lending companies now offer personal financial services to handle the specialized needs of customers with substantial net worth. For these individuals, personal financial consultants can provide one-on-one service, often with an officer assigned to the relocating executive who can expedite the entire transaction and even attend the closing on the old home.

By matching financial services professionals to relocating professionals, a lender can offer a comprehensive variety of mortgage financing and other financial programs tailored to the relocating professional's specific needs. Busy executives are given easy access to personal financial consultants for transactions and guidance.

Although moving is never an easy process, using the right resources to meet your needs can help save time and money, easing the crunch of transition.

Deborah A. Lasota is vice president and senior relationship manager for Chase Manhattan Personal Financial Services in the Burlington office. She can be reached at (617) 273-1041.

Chase offers an array of luxury real estate financing programs, including jumbo, fixed and adjustable rate mortgage loans, home equity lines of credit and home equity loans.

## MOODY, CAVANAUGH AND COMPANY HIGHLIGHT 1993 TAX LEGISLATION

The underlying theme of the Clinton Administration's proposals for deficit reduction was to make the wealthy (and the business owner) pay for getting Washington in order. And the Revenue Reconciliation Act of 1993 delivers on all counts — and then some.

The new law, enacted as part of a hard-negotiated budget deficit cutting deal, raises taxes on most high-income Americans. But the tax increases are not limited to the rich. In fact, many not-so-wealthy taxpayers will be hit hard by the new tax law as well.

At Moody, Cavanaugh and Company, we can help you decide what steps to take to minimize the impact of the new law on your situation, be it your business situation or individual situation. And believe it or not, we can also present opportunities!

We would like to cordially invite the public to attend a seminar, which will give you more details and answer any questions you may have relative to this tax act. Reservations will be required, so please call as soon as possible to reserve a spot.

### 1993 TAX LEGISLATION SEMINAR

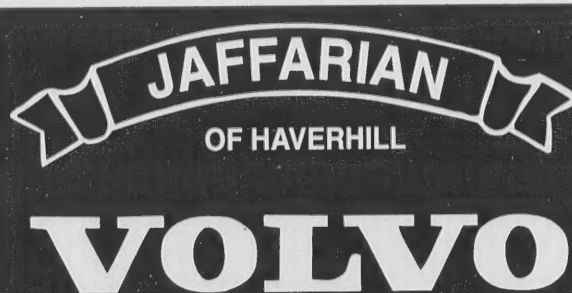
WHERE: Andover Marriott  
123 River Road  
Andover, MA 01810

WHEN: September 13, 1993

TIME: 6:00 P.M.

Please R.S.V.P. to Kandace Rejniak at (508) 688-2081

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# Mercedes-Benz introduces a V-12 sports car for 1994

During the past 40 years, the Mercedes-Benz SL-Class has shown the automotive world new possibilities of performance and engineering refinement. The 1994 Mercedes-Benz SL600 Coupe/Roadmaster extends the SL's achievements into a realm occupied by no sports car ever before. Powered by a V-12 engine of astonishing response, the SL600 is a driving experience defined by superlatives. *Car and Driver* hailed it as "the ultimate convertible, if not the ultimate car"; one editor simply said "describing this car is a one-word exercise: perfection."

The SL600 possesses the most powerful engine ever put into a Mercedes sports car: a 60-degree, V-12 displacing 6.0 liters and producing output of 389 horsepower and 421 lb-ft of torque.

This is not a high-strung, temperamental engine typical of exotic cars. This is an engine composed in any kind of driving. Its deportment is exemplary at low speeds; variable intake-valve timing works its silent magic, ensuring the engine's ability to turn low- and mid-range revolutions into swift and authorita-

**'The ultimate convertible, if not the ultimate car.'**

*Car and Driver magazine*

tive acceleration.

Standard amenities in the SL600 include a six-disc, trunk-mounted CD changer, as well as an integrated cellular phone that can store frequently-called numbers and automatically answer all incoming calls.

This four-speed automatic vehicle is loaded with luxurious and safety features such as leather upholstery, three-position memory for the driver's seat (including all rear-view mirrors and steering column) and passenger seat - which, by the way, are electrically heated. The supplemental restraint system includes air bag, knee bolster and emergency tensioning retractor for driver and passenger.

The SL600 driver-selectable, computer-controlled Adaptive Damping System (ADS) offers a choice of driving attitudes: a "comfort" mode for exceptional smoothness, and a "sport" setting for firmer damping. ADS continually measures vertical wheel acceleration, vehicle load, steering-wheel angle and body movement to compile a real-time picture of the ongoing road surface and vehicle dynamics.

The anti-lock brakes can modulate braking at each wheel up to 30 times per second to avoid wheel lock-up.

And if that isn't enough, Mercedes-Benz has never believed that its obligation to its owners ends with the car itself. Satisfying the customer was an obsession long before most car companies even had customers.

Smith Motors, the local Mercedes-Benz dealer, can tell its customers all about the four-year, 50,000-mile limited warranty and the roadside assistance program, which is offered through Mercedes-Benz. Visit Smith Motors at 455-461 River St. in Haverhill, and test drive a Mercedes today, or call 372-2552.

## The V-12 Models



S600 V-12 Long-wheelbase Sedan



S600 V-12 Coupe



SL600 V-12 Coupe/Roadmaster



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